

**YOUNG &
WALLINGFORD**

**GEORGE
RANDOLPH
CHESTER**



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YOUNG WALLINGFORD

By

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THE EARLY BIRD

THE MAKING OF BOBBY BURNIT

WITH ILLUSTRATIONS BY

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INDIANAPOLIS
THE BOBBS-MERRILL COMPANY
PUBLISHERS

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BOOKBINDERS AND PRINTERS
BROOKLYN, N. Y.

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YOUNG WALLINGFORD

CHAPTER I

WHEREIN JONATHAN REUBEN WIX BEGINS TO THINK

“**A** NATURAL again!” exulted Jonathan Reuben Wix, as the dice bounded from his plump hand and came to rest upon the billiard-table in Leiniger’s Select Café, with a five and a deuce showing. “Somebody ring the bell for me, because I’m a-going to get off.”

He was a large young man in every dimension, broad of chest and big and pink of face and jovial of eye, and he chuckled as he passed the dice to his left-hand neighbor. There was a hundred dollars on the table and he gathered it up in a wad.

“Good-by, boys, and many merry thanks for these kind contributions,” he bantered as he stuffed the money into his pocket. “It’s me for Bunkville-amidst-the-ferry-boats, on the next Limited.”

He was back in less than three days, having spent just twenty-four hours in New York. The impulsively decided journey was nothing unusual for him, but it had an intimate bearing upon his future in that it forced upon him the confidence of secretive Clifford Gilman, who lived next door.

"Home so soon?" inquired Gilman in surprise. "They must have robbed you!"

"Robbed!" laughed Wix. "I should say not. I didn't waste a cent. Railroad ticket, sleepers, meals and extra fare on the Limited cost twenty-five each way. That left fifty. My room at the hotel cost five dollars. Breakfast was two dollars; morning drive through Central Park, four; lunch, three-fifty; matinee ticket, with cab each way, five; dinner, eight, with the ordinary champagne of commerce; theater and cab hire, five-fifty; supper, twelve, including a bottle of real champagne at eight dollars, and the balance in tips."

Clifford gasped as he hungrily reviewed these luscious items.

Young Gilman was not one of those who had been in the game by which Wix had won a hundred. He never played dice, did young Gilman, nor poker, nor bet on a horse race, nor drank, nor even smoked;

but wore curly, silken sideburns, and walked up the same side of Main Street every morning to the bank, with his lunch in a little imitation-leather box. He walked back down the same side of Main Street every evening. If he had happened to take the other side on any morning, before noon there would have been half a dozen conservative depositors to ask old Smalley, who owned the bank, why Clifford had crossed over.

Young Gilman was popularly regarded as a "sissy," but that he had organs, dimensions and senses, and would bleed if pricked, was presently evidenced to Mr. Wix in a startling proposition.

"Look here, Wix," said Gilman, lowering his voice to a mystery-fraught undertone, "I'm going to take a little trip and I want you to come along."

"Behave!" admonished Wix. "It would be awful reckless in me to go with a regular little devil like you; and besides, sarsaparilla and peanuts tear up my system so."

"I've got three hundred dollars," stated Gilman calmly. "Does that sound like sarsaparilla and peanuts?"

"I'm listening," said Wix with sudden interest. "Where did you get it, mister?"

Gilman looked around them nervously, then spoke in an eager whisper, clutching Wix by the arm.

"Saved it up, but like you do. I saw the wisdom of your way long ago. Old Smalley makes me put half my salary in the bank, but I pinch out a little more than that, and every time I get twenty dollars on the side, I invest it in margin wheat, by mail. Most often I lose, but when I do win I keep on until it amounts to something. Of course, I'm laying myself open to you in this. If old Smalley found it out he'd discharge me on the spot."

Wix chuckled.

"I know," he agreed. "My mother once wanted me to apply for that job. I went to see old Smalley, and the first thing he did was to examine my fingers for cigarette stains. 'You won't find any,' I told him, 'for I use a holder,' and I showed him the holder. Of course, that settled my case with Smalley; but do you know that he smokes after-dinner cigarettes away from home, and has beer and whisky and three kinds of wine in his cellar? I've got his number, all right, but I didn't have little Clifford's. Where do you hide it?"

"In the bank and here at home," returned Gilman with a snarl; "and I've been at it so long I'm be-

ginning to curdle. You've worked in every mercantile establishment, factory and professional office in town, and never cared to hold a job. Yet everybody likes you. You drink, smoke, gamble and raise the dickens generally. You don't save a cent and yet you always manage to have money. You dress swell and don't amount to a tinker's cuss, yet you're happy all day long. Come along to the Putnam County Fair and show me how."

"The Putnam County Fair!" repeated Wix. "Two hundred miles to get a drink?"

"I can't take one any closer, can I?" demanded Gilman savagely. "But the real reason is that Uncle Thomas lives there. I can go to visit Uncle Thomas when I wouldn't be allowed to 'go on the cars alone' anywhere else. But uncle is a good fellow and his wife don't write to my mother. He tells me to go ahead; and I don't need go near him unless I'm in trouble."

"Some time I'll borrow your Uncle Tom," laughed Wix. "He sounds good to me."

Mrs. Gilman came to the door. She was a thin, nervous, little woman, with a long chin and a narrow forehead.

"Come in, Cliffy," she urged in a shrill, wheedling

voice. "You must have a good, long night's rest for your trip in the morning." In reality she was worried to have her Clifford talking with the graceless Wix—though secretly she admired Jonathan Reuben.

"I must go in now," said Gilman hastily. "Go down to the train in the morning and get in on the other side, so mother won't see you. And don't tell your mother where you've gone."

"She won't ask," responded Wix, laughing. "Nothing ever worries mother except our name. I don't like it myself, but I don't worry over it. It isn't my fault, and it was hers."

If Wix felt any trace of bitterness over his mother's indifference he never confessed it, even to himself. Mrs. Wix, left a sufficient income by the late unloved, lived entirely by routine, with a separate, complacent function for every afternoon of the week. She was very comfortable, and plump, and placid, was Mrs. Wix, and Jonathan Reuben was merely an excrescence upon her scheme of life. Jonathan Reuben, however, had no lack of feminine sympathy. Quite a little clique of dashing young matrons, with old or dryly preoccupied husbands, vied with the girls to make him happy.

In the present instance, young Wix was quite right about his mother's indifference. He called to her as he went down to early breakfast that he might not be back for a few days, and she sleepily answered. "All right." So Clifford and his instructor went to the fair, and the more experienced spendthrift showed the amateur how to get rid of his money, to their mutual gratification.

Back of the Streets of Cairo, on the closing day, Wix and Gilman, hunting a drink, found a neat young man with piercing black eyes and black hair, who upon the previous days had been making a surreptitious hand-book on the races. Just now he was advising an interested group of men that money would not grow in their pockets.

"If your eye is quicker than my hand you get my dollars," he singsonged as he deftly shifted three English walnut shells about on a flimsy folding stand. "If my hand is quicker than your eye, I get your dollars. Here they go, three in a row. They're all set, and here's a double sawbuck for some gentleman with a like amount of wealth and a keen eye and a little courage. Where, oh, where, is the little pea?"

The location of the little pea was so obvious that

it seemed a shame to take the black-eyed young man's money, for just as he had stopped moving the shells, Wix and Gilman, pressing up, saw that the edge of the left-hand shell had rested upon the rubber "pea" and had immediately closed over it. Notwithstanding this slip on the part of the operator, there seemed some reluctance on the part of the audience to invest; instead, with what might have seemed almost suspicious eagerness, they turned toward the new-comers. Gilman, flushed of face and muddy of eye, and hiccoughing slightly—though Wix, who had drunk with him drink for drink, was clean and normal and his usual jovial, clear-eyed self—hastily pressed in before any one else should take advantage of the golden chance.

"Don't, Gilman," cautioned Wix, and grabbed him by the arm, but Clifford, still eager, jerked his arm away; and it was strange how all those who had been packed around the board made room for him.

"Here's the boy with the nerve and the money," commented the black-eyed one as he took Mr. Gilman's twenty and flaunted it in the air with his own. "Now lift up the little shell. If the little pea is under it you get the twin twenties. Lovely twins!" He laughed and kissed them lightly. "It's only a ques-

tion," he shouted loudly, as Gilman prepared to make his choice, "of whether your eye is quicker than my hand."

Confidently Mr. Gilman picked up the left-hand shell, and a ludicrously bewildered look came over his face as he saw that the pellet was not under it. There was a laugh from the crowd. They had been waiting for another victim. Gilman looked hastily down at the trampled mass of straw and grass and muddy, black earth.

"The elusive little pea is not on the ground," explained the brisk young man. "The elusive little pea is right here on the board in plain sight."

To prove it he lifted up the center shell and displayed the pellet! There was another laugh. Not one person in that crowd had seen the dexterous movement of his little finger, so quick and certain that it was scarcely more than a quiver; but, to make sure that his "quickness of hand" had not been detected, he scanned every face about him swiftly and piercingly. In this inspection his eye happened to light on that of Jonathan Reuben Wix, and met a wink so knowing, and withal so bubbling with gleeful appreciation, that he was himself forced to grin.

"How you've wasted your young life," commented Wix as he led away his still dazed companion. "I thought everybody knew that trick by this time, but I guess postmasters and bank clerks are always exempt."

"But how did he do it?" protested Gilman. "I saw that little ball under the left-hand shell as plain as day."

"That's what he meant you to see," returned Wix with a grin. "He let that one stop under the edge as if he were awkward, then he flipped it into the crook of his little finger. When he lifted the middle shell he shoved the ball under it. At the time you picked yours up there wasn't a ball under any of the three shells. There never is."

"I guess it's too late for me to get an education," sighed the other plaintively. "Smalley won't give me a chance. I don't even dare buy a new suit of clothes too often. I'd never see a bit of life if it wasn't for this wheat speculation."

Wix turned to him slowly.

"You want to let that game alone," he cautioned.

"Oh, I'm cautious enough," returned Gilman.

"You're almost in full charge at the bank now,

aren't you?" observed Wix carelessly. "Smalley's over at his new bank in Milton a good deal."

"About half the time," admitted Gilman uneasily.

"He keeps a big cash reserve, doesn't he? Done up in bales, I suppose, and never looks at it except to count the mere bundles."

"Of course." Gilman was extremely nonchalant about it.

The other let him change the subject, but he found himself studying Clifford speculatively every now and then. This day was another deciding step in the future of Wix.

CHAPTER II

THE BLACK-EYED YOUNG MAN DISCOURSES OF EASY MONEY

IT was to Jonathan Reuben that the waiters in the dining-car paid profound attention, although Gilman had the money. There was something about young Wix's breadth of chest and pinkness of countenance and clearness of smiling eye which marked him as one with whom good food agreed, whom good liquor cheered, and whom good service thawed to the point of gratitude and gratuities: whereas Clifford Gilman, take him any place, was only background, and not much of that.

"Say, General Jackson," observed Wix pleasantly to the waiter, "put a quart of bubbles in the freezer while we study over this form sheet. Then bring us a dry Martini, *not* out of a bottle."

"I reckon you're going to have about what you want, boss," said the negro with a grin, and darted away.

He talked with the steward, who first frowned, then smiled, as he looked back and saw the particular guest. A moment later he was mixing, and Clifford Gilman gazed upon his friend with most worshipful eyes. Here, indeed, was a comrade of whom to be proud, and by whom to pattern!

They had swallowed their oysters and had finished their soup, with a quart of champagne in a frosty silver bucket beside them and the entrée on the way, when the "captain" was compelled to seat a third passenger at their table. It was the black-eyed young man of the walnut shells.

At first, as with his quick sweep he recognized in Mr. Gilman one of his victims, he hesitated, but a glance at the jovial Mr. Wix reassured him.

"We're just going to open a bottle of joy," invited Wix. "Shall I send for another glass?"

"Surest thing, you know," replied the other. "I'm some partial to headache water."

"This is on the victim," observed Wix with a laugh, as the cork was pulled. "You see he has coin left, even after attending your little party."

"Pity I didn't know he was so well padded," grinned the black-eyed one, whereat all three laughed, Gilman more loudly than any of them.

Gilman ceased laughing, however, to struggle with his increasing tendency toward cross-eyes.

Wix turned to him with something of contempt.

"He don't mind the loss of twenty or so," he dryly observed. "He's in a business where he sees nothing but money all day long. He's a highly trusted bank clerk."

Instead of glancing with interest at Mr. Gilman, the black-eyed young man sharply scrutinized Mr. Wix. Then he smiled.

"And what line are you in?" he finally asked of Wix.

"I've been in everything," confessed that joyous young gentleman with a chuckle, "and stayed in nothing. Just now, I'm studying law."

"Doing nothing on the side?"

"Not a thing."

"He can't save any money to go into anything else," laughed Gilman, momentarily awakened into a surprising semblance of life. "Every time he gets fifty dollars he goes out of town to buy a fancy meal."

"You were born for easy money," the black-eyed one advised Wix. "It's that sort of a lip that drives us all into the shearing business."

Wix shook his head.

"Not me," said he. "The law books prove that easy money costs too much."

The black-eyed one shrugged his shoulders.

"In certain lines it does," he admitted. "I'm going to get out of my line right away, for that very reason." Besides," he added with a sigh, "these educated town constables are putting the business on the bump-the-bumps. They've got so they want from half to two-thirds, and put a bookkeeper on the job."

Mr. Gilman presently created a diversion by emitting a faint whoop, and immediately afterward went to sleep in the bread-platter. Wix sent for the porter of their sleeping-car, and between the two they put Mr. Gilman to bed. Before Wix returned to the shell expert he carefully extracted the money from his friend Clifford's pocket.

"He won't need it, anyhow," he lightly explained, "and we will. I'll tell him about it in the morning."

"I guess you can do that and make him like it all right," agreed the other. "He's a born sucker. He can get to the fat money, can't he?"

Wix shook his head.

"No," he declared; "parents poor, and I don't

think he has enough ginger in him ever to make a pile of his own."

The other was thoughtful and smiling for a time.

"He'll get hold of it some way or other, mark what I tell you, and you might just as well have it as anybody. Somebody's going to cop it. I think you said you lived in Filmore? Suppose I drop through there with a quick-turn proposition that would need two or three thousand, and would show that much profit in a couple of months? If you help me pull it through I'll give you a slice out of it."

Wix was deeply thoughtful, but he made no reply.

"You don't live this way all the time, and you'd like to," urged the other. "There's no reason you shouldn't. Why, man, the bulk of this country is composed of suckers that are able to lay hands on from one to ten thousand apiece. They'll spend ten years to get it and can be separated from it in ten minutes. You're one of the born separators. You were cut out for nothing but easy money."

Easy money! The phrase sank into the very soul of Jonathan Reuben Wix. Every professional, commercial and manufacturing man who knew him had predicted for him a brilliant future; but they had given him false credit for his father's patience to

plod for years. Heredity had only given him, upon his father's side, selfishness and ingenuity; upon his mother's side, selfishness and a passion for luxurious comfort, and now, at twenty-six, he was still a young man without any prospect whatsoever.

Easy money! He was still dreaming of it; looking lazily for chance to throw it his way, and reading law, commercial law principally, in a desultory fashion, though absorbing more than he knew, when one day, about six months afterward, the black-haired young man landed in Filmore. He was growing a sparse, jet-black mustache now, and wore a solemn, black frock-coat which fitted his slender frame like a glove. He walked first into the Filmore Bank, and by his mere appearance there nearly scared Clifford Gilman into fits.

"I guess you don't remember me," said the stranger with a smile. "My name is Horace G. Daw, and I had the pleasure of doing a little business with you at the Putnam County Fair."

"Yes, I—I—remember," admitted Gilman, thankful that there were no depositors in, and looking apprehensively out of the door. "What can I do for you?"

"I have a little business opportunity that I think

would about suit you," said Mr. Daw, reaching toward his inside coat pocket.

"Not here; not here!" Gilman nervously interrupted him. "Somebody might come in at any minute, even Mr. Smalley himself. He's started for the train, but he might come back."

"When, then, can I see you?" demanded Daw, seeing that Gilman was afraid of him. He had intended to meet the young man upon terms of jovial cordiality, but this was better.

"Any time you say, out of hours," said Gilman.

"Then suppose you come down to the Grand Hotel at from seven-thirty to eight o'clock."

"All right," gulped Gilman. "I'll be there."

Under the circumstances Mr. Daw changed his plans immediately. He had meant to hunt up Mr. Wix also, but now he most emphatically did not wish to do so, and kept very closely to his hotel. Mr. Gilman, on the contrary, did wish to find Mr. Wix, and hunted frantically for him; but Wix, that day, obeying a sudden craving for squab, had gone fifty miles to dine!

Alone, then, Gilman went in fear and trembling to the Grand Hotel, and was very glad indeed to be sheltered from sight in Mr. Daw's room.

What would Mr. Gilman have to drink? Nothing, thank you. No, no wine. A highball? No, not a highball. Some beer? Not any beer, thank you. Nevertheless, Mr. Daw ordered a pitcher of draft beer with two glasses, and Mr. Gilman found himself sipping eagerly at it almost before he knew it: for after an enforced abstinence of months, that beer tasted like honey. Also, it was warming to the heart and exhilarating to the brain, and it enabled him to listen better to the wonderful opportunity Mr. Daw had to offer him.

It seemed that Mr. Daw had obtained exclusive inside information about the Red Mud Gold Mine. Three genuine miners—presumably top-booted, broad-hatted and red neck-kerchiefed—had incorporated that company, and, keeping sixty per cent. of the stock for themselves, had placed forty per cent. of it in the East for sale. As paying ore had not been found in it, after weary months of prospecting, one of the three partners brought his twenty per cent. of the stock East, and Mr. Daw had bought it for a song. A song, mind you, a mere nothing. Mr. Daw, moreover, knew where the other forty per cent. had been sold, and it, too, could be bought for a song. But now here came the point. After the

departure of the disgruntled third partner the others had found gold! The two fortunate miners were, however, carefully concealing their good luck, because they were making most strenuous endeavors to raise enough money to buy in the outstanding stock before the holders realized its value.

Mr. Gilman, pouring another amber glassful for himself, nodded his head in vast appreciation. Smart men, those miners.

Mr. Daw had been fortunate enough to glean these facts from a returned miner whom he had befriended in early years, and fortunate enough, too, to secure samples of the ore, all of which had happened within the past week. Here was one of the samples. *Look at those flecks!* Those were gold, *virgin gold!*

Mr. Gilman feasted his eyes on those flecks, their precious color richly enhanced when seen through four glasses of golden beer. That was actually gold, in the raw state. He strove to comprehend it.

Here was the certified report of the assay, on the letter-head of the chemist who had examined the ore. It ran *a hundred and sixty-three dollars to the ton!* Marvelous; perfectly marvelous! Mr. Daw himself, even as he showed the assay, admired it

over and over. As for Mr. Gilman, words could not explain how he was impressed. A genuine assay!

Now, here is what Mr. Daw had done. Immediately upon receiving the report upon this assay he had scraped together all the money he could, and had bought up an additional ten per cent. of the stock of that company, which left him holding thirty per cent. Also, he had secured an option upon the thirty per cent. still outstanding. That additional thirty per cent. could be secured, if it were purchased at once, for three thousand dollars. Now, if Mr. Gilman could invest that much money, or knew any one who could, by pooling their stock Mr. Gilman and Mr. Daw would have sixty per cent. of the total incorporated stock of the company, and would thus hold control. Mr. Gilman certainly knew what that meant.

Mr. Gilman did, for Mr. Smalley's Filmore Bank had been started as a stock company, with Mr. Smalley holding control, and by means of that control Mr. Smalley had been able to vote himself sufficient salary to be able to buy up the balance of the stock, so that now it was all his; but Mr. Gilman could not see where it was possible for him to secure three thousand dollars for an investment of this nature.

An investment? Mr. Daw objected. This was not an investment at all. It was merely the laying down of three thousand dollars and immediately picking it up again fourfold. Why, having secured this stock, all they had to do was to let the secret of the finding of the hundred-and-sixty-three-dollar-a-ton gold be known, and, having control to offer, they could immediately sell it, anywhere, for four times what they had paid for it. The entire transaction need not take a week: it need not take four days.

Now, here is what Mr. Daw would do—that is, after he had ordered another pitcher of beer. He had the thirty per cent. of stock with him. He spread it out before Mr. Gilman. It was most beautifully printed stock, on the finest of bond paper, with gold-leaf letters, a crimson border and green embellishments, and was carefully numbered in metallic blue. It was also duly transferred in the name of Horace G. Daw. Mr. Daw would do this: In order that Mr. Gilman might be protected from the start, Mr. Daw would, upon taking Mr. Gilman's three thousand, make over to Mr. Gilman this very stock. He would then take Mr. Gilman's three thousand and purchase the other thirty per cent. of

stock in his, Mr. Daw's, own name, and would, in the meantime, sign a binding agreement with Mr. Gilman that their stock should be pooled—that neither should sell without the consent of the other. It was a glorious opportunity! Mr. Daw was sorry he could not swing it all himself, but, being unable to do so, it immediately occurred to him that Mr. Gilman was the very man to benefit by the opportunity.

Mr. Gilman looked upon that glittering sample of ore, that unimpeachable certified assay, those beautifully printed stock certificates of the Red Mud Gold Mining Company, and he saw yellow. Nothing but gold, rich, red mud gold, was in all his safe, sane and conservative vision. Here, indeed, was no risk, for here were proofs enough and to spare. Besides, the entire transaction was so plausible and natural.

“By George, I'll do it!” said Mr. Gilman, having already, in those few brief moments, planned what he would do with nine thousand dollars of profits. Mr. Daw was very loath to let Mr. Gilman go home after this announcement. He tried to get him to stay all night, so that they could go right down to the bank together in the morning and fix up the matter; for it must be understood that a glittering opportunity like this must be closed immediately.

Mr. Gilman, as a business man of experience, could appreciate that. But there were weighty reasons why Mr. Gilman could not do this, no matter how much he might desire it, or see its advisability. Very well, then, Mr. Daw would simply draw up that little agreement to pool their stock, so that the matter could be considered definitely settled, and Mr. Daw would then wire, yet that night, to the holders of the remaining stock that he would take it.

With much gravity and even pomp the agreement was drawn up and signed; then Mr. Gilman, taking the sage advice of Mr. Daw, drank seltzer and ammonia and ate lemon peel, whereupon he went home, keeping squarely in the center of the sidewalk to prove to himself that he could walk a straight line without wavering. Young Mr. Daw, meanwhile, clinging to that signed agreement as a mariner to his raft, sat upon the edge of his bed to rejoice and to admire himself; for this was Mr. Daw's first adventure into the higher and finer degrees of "wise work," and he was quite naturally elated over his own neatness and despatch.

CHAPTER III

YOUNG WIX TAKES A HAND IN THE BLACK-EYED ONE'S GAME

THE glowing end of a cigar upon the porch of the adjoining house told Gilman that young Wix was at home, and, full of his important enterprise, he stopped in front of the Wix gate to gloat.

"Hello, Gilman," said Wix, sauntering down. "Out pretty late for a mere infant of twenty-four?"

"Little matter of business," protested Mr. Gilman pompously, glancing apprehensively at the second-story window, where a shade was already drawn aside.

"Business!" repeated Wix. "They put midnight business in jail at daylight."

"Hush!" warned Gilman, with another glance at the window. "This is different. This is one of those lucky strokes that I have read about but never hoped would come my way," and enthusiastically, in an undertone which Wix had to strain to hear, he recited all the details of the golden opportunity.

It was not so much experience as a natural trend of mind paralleling Mr. Daw's which made Mr. Wix smile to himself all through this recital. He seemed to foresee each step in the plan before it was told him, and, when Mr. Gilman was through, the only point about which his friend was at all surprised, or even eager, was the matter of the three thousand.

"Do you mean to say you can swing that amount?" he demanded.

"I—I think I can," faltered Mr. Gilman. "In fact, I—I'm very sure of it. Although, of course, that's a secret," he hastily added.

"Where would you get it?" asked Wix incredulously.

"Well, for a sure thing like this, if you must know," said Gilman, gulping, but speaking with desperately businesslike decision, "I am sure Mr. Smalley would loan it to me. Although he wouldn't want it known," he again added quickly. "If you'd speak to him about it he'd deny it, and might even make me trouble for being so loose-tongued; so, of course, nobody must know."

"I see," said Wix slowly. "Well, Cliff, you just pass up this tidy little fortune."

"Pass it up!"

"Yes, let it slide on by. Look on it with scorn. Wriggle your fingers at it. Let somebody else have that nine thousand dollars clean profit from the investment of three, all in a couple of days. I'm afraid it would give you the short-haired paleness to make so much money so suddenly. Ever hear of that disease? The short-haired paleness comes from wearing horizontal stripes in a cement room."

For a moment young Gilman pondered this ambiguous reply in silence, then out of his secret distress he blurted:

"But, Wix, I've *got* to do something that will bring me in some money! I've run behind on my wheat trades. I've—I've *got* to do something!"

Wix, in the darkness, made a little startled movement, the involuntary placing of his finger-tips behind his ear; then he answered quietly:

"I told you to keep away from that game. I tried it myself and know all about it."

"I know, but I did it just the same," answered Gilman.

Wix chuckled.

"Of course you did. You're the woolly breed that keeps bucket-shops going. I'd like no better lazy life than just to run a bucket-shop and fill all

my buckets with the fleeces of about a dozen of your bleating kind. It would be easy money."

The front door of the Gilman house opened a little way, and the voice of a worried woman came out into the night:

"Is that you, Cliffy?"

"Yes, mother," answered Clifford. "Good night, old man. I want to be sure to see you before I go to the bank in the morning. I want to talk this thing over with you," and young Gilman hurried into the house.

Wix looked after him as he went in, and stood staring at the glowing second-story window. Then he suddenly went back up to his own porch and got his hat. Fifteen minutes later he was at the desk of the Grand Hotel.

"Mr. Daw," he said to the clerk.

"I think Mr. Daw's probably gone to bed by this time, Wix," the clerk protested.

"We'll wake him up, then. What's the number of his room? I'll do it myself."

The clerk grinned.

"If he kicks, you know, Wix, I can't blame you for it. I'll have to stand it myself."

"He won't kick. What's his room?"

"Number one," and again the clerk grinned. Nobody ever point-blank refused young Wix a favor. There was that in his bigness, and in the very jollity with which he defied life and its pretended gravity, which opened all doors to him. His breadth of chest had much to do with it.

"The bridal chamber, eh?" he chuckled. "In that case, send up a bottle of champagne and charge it to Mr. Daw's account. Yes, I know the bar's closed, but you have a key. Go dig it out yourself, Joe, and do it in style."

Unattended, Mr. Wix made his way to room one and pounded on the door. Mr. Daw, encased in blue pajamas and just on the point of retiring, opened cautiously, and was quite crestfallen when he recognized his visitor. Nevertheless, he thawed into instant amiability.

"Glad to see you, old scout," he cried, and shaking hands with Wix, pulled him into the room. "I felt as if the old homestead was no longer home when I didn't find you here to-day. Sit down. What'll you have to drink?"

"Wine, thanks," replied Wix. "They're getting it ready now. I gave them your order before I came up."

Mr. Daw gasped and batted his eyes, but swallowed quickly and had it over with.

"You see," explained Wix, as they seated themselves comfortably. "I thought, since we wouldn't have time for many drinks, that we might just as well make it a good one. I brought up this timetable. There's a train leaves for the East at five-thirty-seven this morning, and one leaves for the West at six-ten. Which are you going to take?"

"Why, neither one," said Daw in some surprise. "I have some business here."

"Yes," admitted Wix dryly; "I just saw Gilman. Which train are you taking?"

"Neither, I said," snapped Daw, frowning, "I don't intend to leave here until I finish my work."

"Oh, yes, you do," Wix informed him. "You're going about the time Gilman is washing his face for breakfast; and you won't leave any word for him."

"How do you know so well?" retorted Daw. "Look here, Mr. Wix, this proposition I'm offering Gilman is a fair and square—"

"You say that again and I'll bite you," interrupted Wix pleasantly.

"I've got a pretty good left-handed punch of my own," flared Daw, advancing a threatening step.

Wix, though much the larger man, betrayed his touch of physical cowardice by a fleeting shade of pallor, and moved over next the door. The Grand Hotel had not installed a room telephone service, still relying upon the convenient push-button. To this, Wix, affecting to treat the entire incident as a joke, called attention.

"One ring, ice water," he read from the printed card above it; "two rings, bell boy; three rings, maid. I think about six rings will bring the clerk, the porter and the fire department," he observed; "but I don't see where we need them in a quiet little business talk like ours."

"Oh, I see!" said Daw in the sudden flood of a great white light, and he smiled most amiably. "I promised you a rake-off when I spoke about this on the train, didn't I? And, of course, I'm willing to stick with it. If I pull this across there's a thousand in it for you."

"No. It won't do," said Wix, shaking his head.

"Say fifteen hundred, then."

Once more Wix shook his head. He, also, smiled most amiably.

"I guess you want it all?" charged Daw with a sneer.

"Possibly," admitted Wix, then suddenly he chuckled so that his big shoulders heaved. "To tell you the truth," he stated, "I didn't know Gilman could put up so big a prize as all that nice money, or he wouldn't have had it loose to offer you by now. As soon as I get over the shock I'll know what to do about it. Just now, all I know is that he's not going into this real silky little joke of yours. I don't want to see the money go out of town."

"I saw it first," Daw reminded him. "I don't care where he gets it, you know, just so I get it."

"Wherever he gets it," said Wix impressively, "it will be secured in a perfectly legitimate manner. I want you to understand that much."

"Oh, yes, I understood that, anyhow," acknowledged Daw, and the two young men looked quite steadily into each other's eyes, each knowing what the other thought, but refusing to admit it.

It was Daw who first broke the ensuing silence.

"Suppose I can't decide to wing my onward way?" he suggested.

"Then I'll have you looking out on court-house square through the big grill."

"On what charge?"

"General principles," chuckled Wix.

"I suppose there's a heavy stretch for that if they prove it on me," returned Daw thoughtfully. There was no levity whatever in the reply. He had read the eyes of Wix correctly. Wix would have him arrested as sure as breakfast, dinner and supper.

"Just general principles," repeated Wix; "to be followed by a general investigation. Can you stand it?"

"I should say I can," asserted Daw. "What time did you say that train leaves? The one going east, I mean."

"Five-thirty-seven."

"Then, if you don't mind, you may leave me a call for five o'clock;" and Mr. Daw nonchalantly yawned.

There came a knock at the door.

"I'm sorry you have to leave us so soon, Mr. Daw," said Wix, admitting the clerk with the wine, and speaking with much regret in his tone.

"I'll clink glasses with you, anyhow, old sport," offered Daw, accepting the inevitable gracefully, after the clerk had gone. "I don't know what your game is, but here's to it! Always remember, though, that I located this three thousand for you. I hate to leave it here. It was such easy money."

"Easy money!" Again that phrase rang in the ears of young Wix, as he walked home, as he stood at his gate looking over at the second-story window of the Gilman house, and as he lay upon his pillow. To dwell in perpetual ease, to be surrounded with endless luxury, to spend money prodigally in all the glitter and pomp of the places that had been built at the demand of extravagance: these things had become an obsession with him—yet, for them, he was not willing to work and wait.

Gilman felt that he had lost vast estates, when, upon calling at the hotel in the morning, he found that Mr. Daw had left upon an early train. He was worried, too, that he had not been able to see Wix before he started down-town. Most opportunely, however, Wix sauntered out of Sam Glidden's cigar store, opposite the hotel, as Gilman emerged upon the street.

"When's the funeral?" asked Wix. "You look like a sick-headache feels."

"Daw has gone, and without leaving me any word," quavered Gilman. "I suppose he'll—he'll probably write to me, though."

"I'm betting that he has writer's cramp every time he tries it," asserted Wix.

"But I signed an agreement with him last night. He must write."

"Does this look anything like that agreement," asked Wix, and from his pocket drew the document, torn once across each way. Gilman gazed at the pieces blankly. "I got it away from him, and tore it up myself, last night," continued Wix. "Also, I ran the gentleman out of town on the five-thirty-seven this morning, headed due east and still going."

"What do you mean?" gasped Gilman. "Why, man, you've taken away the only chance I had to get even. I *have* to make money, I tell you!"

"Be calm, little Cliffy," admonished Wix soothingly. "I'm going to get it its money. Look here, Gilman, this man was a fake and I made him say so, but his coming here gave me an idea. I'm going to open a bucket-shop, and you're going to back it."

"Not a bucket-shop!" objected Gilman, aghast at the very name.

"Yes, a bucket-shop. Do you know how they operate? Of course not, merely having played against them. Well, suppose you gamble a thousand bushels of wheat on a two-cent margin, holding for a two-cent advance. What happens to your twenty dollars? The bucket expert takes out his buying

commission of one-fourth cent a bushel. A straight broker takes off one-eighth cent, but your man milks you for a nifty little total of two dollars and a half, because you're a piker. If wheat goes down one and three-fourths cents you lose the other seventeen-fifty, don't you?"

"Yes," admitted Gilman.

"If it goes up two cents the man closes the deal and takes out another one-fourth cent a bushel for closing. That's another two-fifty. You get back thirty-five dollars. Your bucket-shop man is practically betting fifteen dollars of his money against twenty of yours on worse than an even break. Pretty good game for the bucket-shop man, isn't it? But there's more. He doesn't take as much risk as matching pennies on a three-to-four shot. Suppose he has one man betting that wheat will go up and another that it will go down. Each man puts up twenty, and one must lose. The man with the bucket runs no chances, and every time he takes in forty dollars he pays out only thirty-five of it. Twelve and one-half per cent. of all the money that passes through his hands stays there. Moreover, the winner puts his right back into the game, and the loser rakes up more, to win back what he lost. Pretty

syrupy, eh? The only trouble with you is that you have been playing this game from the wrong end. Now, you're going to play it from the inside. I'm going to rent an office to-day. You're to back me to the extent of three thousand dollars, and we'll split the profits."

Gilman's eyes glistened. He was one who did his thinking by proxy, and reflected enthusiasm with vast ease.

"Do you suppose it would take the three thousand all at once?" he asked with some anxiety.

"No, we won't need it in a lump," Wix decided, after some sharp thought over Gilman's nervousness; "but it must be where we can get all or any part of it at a minute's notice."

Gilman drew such an obvious breath of relief that Wix became once more thoughtful; but it was a thoughtfulness that brought with it only hardening of the jaw and steeling of the eyes.

CHAPTER IV

WHICH SHOWS THE EASIEST WAY TO MAKE A BUCKET-SHOP PAY

WITHIN three days, Wix, who was a curious blend of laziness and energy, had fitted up an office in a sample-room leading off the lobby of the Grand Hotel. Over the name on the door he puzzled somewhat, and it was only his hatred for every component syllable of "Jonathan Reuben Wix" that caused the sign finally to appear as "La Salle Grain and Stock Brokerage Company." The walls were freshly papered in deep red, a thick, red carpet was put upon the floor, a resplendent cashier's wicket and desk were installed, fine leather-padded chairs faced a neatly ruled blackboard; and the speculative element of Filmore walked right into its first real bucket-shop and made itself at home. It was a positive pleasure to lose money there, and it was a joy to have young Wix take it. He did it so jovially.

Punctually every evening Wix handed to Gilman his half of the profits on the trades closed that day, and each week the profits became larger. Gilman was thrown into a constant state of delight; Wix bought him a horse and buggy. Gilman saw fortune just ahead of him; Wix saw possible disaster. It pained him to note that Filmore was optimistic. There were many more bulls than bears, which was not the ideal condition. There should have been a bear to offset every bull, in which case the La Salle Grain and Stock Brokerage Company would have run no risk whatever.

Of course, the inevitable happened. All the wheat and stock gamblers of Filmore got in on a strong bull market and stayed in. When the market finally turned back and the "longs" were frightened out, the crash came, and every dollar was lost of the original three thousand. Wix, having anticipated the possibility of such an event, was disappointed but "game." Gilman, having more at stake and being at best a cheerful winner only, was frantic.

"What shall I do? What shall I do?" he moaned, over and over.

"Dig up more money," Wix cheerfully advised him.

"I can't!" cried Gilman. "I've gone now even deeper than I dared." He was silent for a long time. Great beads of perspiration came on his brow. His hair was wet. "Wix," he finally burst out, "I've got to tell you something; something that no living creature knows but me."

"No, you don't!" Wix sharply stopped him. "If you have any secrets, keep them to yourself. I am stone deaf."

Gilman's eyes widened with a look of positive terror. For the first time in his life he had met that glare in the eyes of a supposed friend which denied friendship, sentiment or emotion of any sort; which told only of cold self-interest. Two or three times he essayed to speak, but he could not. He only stood with his sides heaving, like a spent dog.

"There is no use whining about this thing," Wix went on sharply. "We've got to raise money, and that's all there is to it. How about your profits that I've been handing you? I've spent mine."

There was no answer.

"You said something about owing four hundred dollars before we began," Wix went on. "I suppose you repaid that—that loan."

Gilman dumbly nodded.

"I've paid you over a thousand dollars rake-off. I suppose you saved the rest of it?"

Again Gilman nodded his head.

"Well, bring me that six hundred or whatever it is."

Gilman mechanically produced it, all in one-hundred-dollar bills folded very flat.

That morning Wix faced the business anew with six hundred dollars, and felt keenly his limited capital. His severe losses had been a good advertisement, and every man who had won a dollar was prepared to put it back. Wix, with a steady hand at the helm, stood through this crisis most admirably, refusing trades from buyers until he had sellers enough to offset them, and refusing excess trades from sellers until he had buyers to balance. Within two weeks he had a comfortable little sum, but now the daily division of spoils brought no balm to Gilman. He was suddenly old, and upon his face were appearing lines that would last him throughout his life. Upon the florid countenance of Wix there was not even the shadow of a crease.

"Good money, boy," said he to Gilman, upon the day he handed over the completion of five hundred dollars. "This business is like a poker game. If the

players stick at it long enough the kitty will have all the money."

"I don't want it all," replied Gilman wearily. "Wix, if I ever get back the twenty-five hundred dollars that it will take to make me square, I swear before my Maker," and he held up his trembling, white hand, "never to touch another investment outside the bank as long as I live."

"Your liver must be the color of a sick salmon," retorted Wix, but nevertheless he was himself disillusioned. The bucket-shop business was not what he had imagined it to be. It was not "easy money!" It had fluctuations, must be constantly watched, was susceptible to bankruptcy—and meant work! The ideal enterprise was one which, starting from nothing, involved no possible loss; which yielded a large block of cold cash within a short time, and which was then ended. Daw's idea was the most ideal that had come under his observation. That was really an admirable scheme of Daw's, except for one very serious drawback. It was dangerous. Now, if as clever a plan, and one without any menace from the law, could only be hinged upon some more legitimate business—say a bucket-shop concern. . . .

There is no analyzing a creation, an invention.

It is not deliberately worked out, step by step. It is a flash of genius. At this moment young Wix created. The principle he evolved was, in fact, to stand him in good stead in a score of "safe" operations, but, just now, it was a gaudy new thing, and its beauty almost blinded him. The same idea had been used by many men before him, but Wix did not know this, and he created it anew.

"Sam," he said to the cigar-store man next morning, "I want you to invest in The La Salle Grain and Stock Brokerage Company."

"Not any," declared Sam. "You have two hundred of my money now."

"Not the entire roll," denied Wix. "I only got twelve and one-half per cent."

"If you'd take twelve and a half per cent. eight times you'd have it all," retorted Sam. "That's why I quit. I stood to lose two hundred dollars on a seven-point drop, or win a hundred and seventy-five on an eight-point raise. When I finally figured out that I had the tweezers into my hair going and coming, I didn't wish any more."

"But suppose I'd offer you a chance to stand on the other side of the counter and take part of the change?"

"I'd let you stand right here and talk a while. What's the matter?"

"Haven't capital enough," explained Wix. "I think I refused to take a trade of yours one time, just because I had to play safe. I had to be in position to pay off all my losses or quit business."

"How much are you increasing?" asked Glidden, interested.

"A twenty-five-thousand-dollar stock company: two hundred and fifty shares at a hundred dollars each."

"I might take a share or two," said Sam.

"You'll take twenty," declared Wix, quite sure of himself. "I want four incorporators besides myself, and I want you to be one of them."

"Is that getting me the stock any cheaper?"

"Fifty per cent.; two thousand dollars' worth for a thousand. After we five incorporators are in we'll raise the price to par and not sell a share for a cent less."

"How much do you get out of this?" Sam asked, with a leer of understanding.

"Ten per cent. for selling the stock, and have the new company buy over the present one for ten thousand dollars' worth of shares."



"Sam," he said, "I want you to invest"

"I thought so," said Glidden with a grin. "Fixtures, established business and good will, I suppose."

Wix chuckled.

"You put it in the loveliest words," he admitted.

"You're a bright young man," said Glidden admiringly. "You'd better pay for those fixtures and put in the whole business at five hundred."

"What do you suppose I'm enlarging the thing for, except to increase my income?" Wix demanded. "With ten thousand dollars' worth of stock I'd get only two-fifths of the profit, when I've been getting it all heretofore. As a matter of fact, I'm doing pretty well not to try to capture the majority."

They both laughed upon this, and Glidden capitulated. Within forty-eight hours Wix had his four directors, all ex-traders who would rather make money than gamble, and each willing to put in a thousand dollars. As soon as they were incorporated they paid Wix his hundred shares for the old business, and that developing financier started out to sell the balance of the stock, on commission.

It was an easy task, for his fellow-directors did all the advertising for him. Practically all he had to do was to deliver the certificates and collect. It

was while he was engaged in this pleasant occupation that he went to Gilman with a blank certificate for twenty-five shares.

"I think you said, Gilman, that if you could get your remaining twenty-five hundred dollars out of the La Salle you'd be satisfied, didn't you?"

"Satisfied!" gasped Gilman. "Just show me how it can be done!"

"Here's twenty-five hundred dollars' worth of stock in the new company I've incorporated from the old one, and it's selling—at par—like beer at a German picnic."

"That would ruin me," Gilman protested in a panic. "You must sell it for me or I'm gone. Why, Wix, this new state bank inspection law has just gone into effect, and there may be an inspector at the bank any day."

"I see," said Wix slowly, looking him straight in the eye, "and they may object to Smalley's having loaned you that money on insufficient security. Well, I'll see what I can do."

Nevertheless, he let Gilman's stock lie while he sold the treasury shares, and, the market being still so eager that it seemed a shame not to supply it, *he sold his own!*

There was now time for Gilman, and Wix, with an artistic eye for dramatic propinquities, presented his proposition to no less a person than Smalley, grinning, however, as he went in.

"I couldn't think of such a thing, sir," squeaked that gentleman. "I'll have nothing to do with gambling in any way, shape or form."

"No," agreed Wix, and carefully closed the door of Smalley's private office. "Well, this isn't gambling, Mr. Smalley. It's only the people outside who gamble. The La Salle doesn't propose to take any chances; it only takes commissions," and he showed to Mr. Smalley, very frankly, a record of his transactions, including the one disastrous period for the purpose of pointing out the flaw which had brought it about.

Smalley inspected those figures long and earnestly, while Wix sat back smiling. He had penetrated through that leathery exterior, had discovered what no one else would have suspected: that in Smalley himself there ran a long-leashed gambling instinct.

"But I couldn't possibly have my name connected with a matter of this sort," was Smalley's last citadel of objection.

"Why should you?" agreed Wix, and then a diabolical thought came to him, in the guise of an exquisite joke. He had great difficulty in repressing a chuckle as he suggested it. "Why not put the stock in Gilman's name?"

"It might be a very bad influence for the young man," protested Smalley virtuously, but clutching at the suggestion. "He is thoroughly trustworthy, however, and I suppose I can explain it to him as being a really conservative investment that should have no publicity. I think you said, Mr. Wix, that there are only twenty-five shares remaining to be sold."

"That's all," Wix assured him. "You couldn't secure another share if you wanted it."

"Very well, then, I think I shall take it."

"I have the certificate in my pocket," said Wix, and he produced the identical certificate that he had offered Gilman some days before. It had already been signed by the complacent Sam Glidden as secretary. "Make this out to Gilman, shall I?" asked Wix, seating himself at Smalley's desk, and poising his pen above the certificate.

"I believe so," assented Smalley, pursing up his lips.

With a smile all of careless pleasure with the world, Wix wrote the name of Clifford M. Gilman, and signed the certificate as president.

"Now, your check, Mr. Smalley, for twenty-five hundred, and the new La Salle Company is completely filled up, ready to start in business on a brand-new basis."

With his lips still pursed, Smalley made out that check, and Wix shook hands with him most cordially as he left the room. Outside the door he chuckled. He was still smiling when he walked up to the cashier's wicket, where young Gilman sat tense and white-faced. Wix indorsed the check, and handed it through the wicket.

"Here's your twenty-five hundred, Cliff," said he. "You can turn it over on the books of the bank as soon as you like."

Gilman strove to voice his great relief, but his lips quivered and his eyes filled, and he could only turn away speechless. Wix had gone out, and Gilman was still holding in his nerveless fingers the check that had saved him, when Smalley appeared at his side.

"Ah," said Smalley; "I see you have the check I gave Mr. Wix. Did he deposit?"

"No, sir," replied Gilman, in a low voice; "he took currency."

Mr. Smalley visibly winced.

"A bill of exchange might have done him just as well," he protested. "No non-employing person has need of actual currency in that amount. I'm afraid young Wix is very extravagant—very. By the way, Mr. Gilman, I have been forced, for protection and very much against my will, to take some stock in an enterprise with which I can not have my name associated for very obvious business reasons; so I have taken the liberty of having the stock made out in your name," and, before young Gilman's eyes, he spread his twenty-five-share certificate of The La Salle Grain and Stock Brokerage Company.

Gilman, pale before, went suddenly ghastly. The blow of mockery had come too soon upon the heels of his relief.

"I can't have it," he managed to stammer through parched lips. "I must refuse, sir. I—I can not be connected in any way with that business, Mr. Smalley. I—I abhor it. Never, as long as I live—"

Suddenly the fish-white face and staring eyes of Gilman were not in the line of Mr. Smalley's astonished vision, for Gilman had slid to the floor, be-

tween his high stool and his desk. Sam Glidden, coming into the bank a moment after, found Smalley working feverishly over the prostrate form of his feebly reviving clerk.

CHAPTER V

JONATHAN REUBEN WIX CASTS ASIDE HIS ONLY HANDICAP AND DISAPPEARS FOR EVER

JUST as Jonathan Reuben Wix reached his home, a delivery man was taking in at the front door a fine dresser trunk. On the porch stood a new alligator traveling-bag, and a big, new suit-case of thick sole leather, trimmed profusely with the most expensive knobs and clamps, and containing as elaborate a toilet set as is made for the use of men. In the hall he found five big pasteboard boxes from his tailor. He had the trunk and the suit-case and the traveling-bag delivered up to his room; the clothing he carried up himself.

That morning he had dressed himself in new linen throughout. Now he took off the suit he wore and put on one of the new business suits. He opened half a dozen huge bundles of haberdashery which he had purchased within the past week, and began packing them in his trunk: underwear, shirts, socks,

collars, cravats, everything brand new and of the choicest quality. He packed away the other new business suit, the Prince Albert, the tuxedo, the dress suit—the largest individual order his tailor had ever received—putting into his trunk and suitcase and traveling-bag not one thing that he had ever worn before; nor did he put into any of his luggage a single book or keepsake, for these things had no meaning to him. When he was completely dressed and packed he went to his mother's room and knocked on the door. It was her afternoon for the Women Journalists' Club, and she was very busy indeed over a paper she was to read on *The Press: Its Power for Evil*. Naturally, interruptions annoyed her very much.

"Well, what is it, son?" she asked in her level, even tone as he came into the room. Her impatience was very nicely suppressed, indeed.

"I'm going to New York on the six-thirty," he told her.

"Really, I don't see how I can spare any money until the fifteenth," she objected.

"I have plenty of money," he assured her.

"Oh," she replied with evident relief, and glanced longingly back at her neatly written paper.

"I can even let you have some if you want it," he suggested.

"No, thank you. I have sufficient, I am sure, portioned out to meet all demands, including the usual small surplus, up to the fifteenth. It's very nice of you to offer it, however."

"You see," he went on, after a moment's hesitation, "I'm not coming back."

She turned now, and faced him squarely for the first time.

"You'd better stay here," she told him. "I'm afraid you'll cost me more away from home than you do in Filmore."

"I shall never cost you a cent," he declared. "I have found out how to make money."

She smiled in a superior way.

"I am a bit incredulous; but, after all, I don't see why you shouldn't. Your father at least had that quality, and you should have inherited something from him besides"—and she paused a trifle—"his name." She sighed, and then continued: "Very well, son, I suppose you must carve out your own destiny. You are quite old enough to make the attempt, and I have been anticipating it for some time. After all, you really ought to have very little trou-

ble in impressing the world favorably. You dress neatly," she surveyed him critically, "and you make friends readily. Shall I see you again before you go?"

"I scarcely think so. I have a little down-town business to look after, and shall take dinner on the train; so I'll just say good-by to you now."

He shook hands with her and stooped down, and they kissed each other dutifully upon the cheek. Mrs. Wix, being advanced, did not believe in kissing upon the mouth. After he had gone, a fleeting impression of loneliness weighed upon her as much as any purely sentimental consideration could weigh. She looked thoughtfully at the closed door, and a stirring of the slight maternal instinct within her made her vaguely wistful. She turned, still with that faint tugging within her breast which she could not understand, and it was purely mechanical that her eyes, dropping to the surface of the paper, caught the sentence: "Mental suggestion, unfit for growing minds, is upon every page." The word "Mental" seemed redundant, and she drew her pen through it, neatly changing the "s" in "suggestion" to a capital.

A cab drove past Wix as he started down the

street and he saw Smalley in it. He turned curiously. What was Smalley doing there? He stopped until he saw the cab draw up in front of Gilman's house. He saw Smalley assist young Gilman out of the cab, and Gilman's mother run out to meet them. He was thoughtful for a moment over that, then he shrugged his shoulders and strode on.

On the train that night as he swaggered into the dining-car, owning it, in effect, and all it contained, he saw, seated alone at a far table, no less a person than Horace G. Daw, as black and as natty as ever, and with a mustache grown long enough to curl a little bit at the ends.

"Hello, old pal," greeted Daw. "Where now?"

"I'm going out alone into the cold, cold world, to make fortunes and spend them."

"Half of that stunt is a good game," commented Mr. Daw.

Wix chuckled.

"Both ends of it look good to me," he stated. "I've found the recipe for doing it, and it was you that tipped off the plan."

"I certainly am the grand little tipper-off," agreed Daw, going back in memory over their last meeting. "You got to that three thousand, did you?"

"Oh, no," said Wix. "I only used it to get a little more. Our friend Gilman has his all back again. Of course, I didn't use your plan as it laid. It was too raw, but it gave me the suggestion from which I doped out one of my own. I've got to improve my system a little, though. My rake-off's too small. In the wind-up I handled twenty-one thousand dollars, and only got away with eight thousand-odd of it for myself."

"You haven't it all with you?" asked Daw, a shade too eagerly.

Wix chuckled, his broad shoulders heaving and his pink face rippling.

"No use, kind friend," said he. "Just dismiss it from your active but greedy mind. If anybody gets away unduly with a cent of this wad, all they need to do is to prove it to me, and I'll make them a present of the balance. No, my dark-complected brother, the bulk of it is in a safe place in little old New York, where I can go get it as I need it; but I have enough along to buy, I think. It seems to me you bought last," and they both grinned at the reminiscence.

"I wasn't thinking of trying to annex any of that coin," lied Mr. Daw glibly, and changing entirely

his attitude toward Mr. Wix as his admiration grew; "but I was thinking that we might cook up something together. I'll put up dollar for dollar with you. I've just been harvesting, myself."

Again Wix chuckled.

"Declined with thanks," he returned. "I don't mind trailing around a bit with you when we get to New York, and also meeting the carefully assorted selection of dead-sure-thing geniuses who must belong to your set, but I'll go no further. For one thing, I don't like the idea of a partner. It cramps me to split up. For another thing, I wouldn't like to hook up in business with you. You're not safe enough; you trifle too much with the law, which is not only foolish but unnecessary."

"Yes?" retorted Daw. "How about this eight thousand or so that you committed mayhem on Filmore to get?"

"Good, honest money," asserted Wix. "I hate to boast about your present companion, but I don't owe Filmore a cent. I merely worked up a business and sold my share in it. Of course, they didn't know I was selling it, but they'll find out when they go over the records, which are perfectly straight. If, after

buying the chance to go into business, they don't know what to do with it, it isn't my fault."

A traveling man who had once been in the office of The La Salle Grain and Stock Brokerage Company for an afternoon's flyer, and who remembered the cordial ease with which Wix had taken his money, came over to the table.

"Hello, Wix; how's tricks?" he hailed.

Wix looked up at him blankly but courteously.

"Beg pardon," he returned.

The face of the traveling man fell.

"Aren't you Mr. Wix, of Filmore?"

"I'm afraid not," replied Wix, smiling with great cordiality. "Sorry to disappoint you, old man."

"Really, I beg your pardon," said the traveling man, perplexed. "It is the most remarkable resemblance I ever saw. I would have sworn you were Wix. He used to run a brokerage shop in the Grand Hotel in Filmore."

"Never was in the town," lied Wix.

The man turned away. Daw looked after him with an amused smile.

"By the way, Wix, what is your name now?"

"By George, I haven't decided! I was too busy

getting rid of my only handicap to think up a substitute. I'll tell you in a minute," and on the spur of the moment he invented a quite euphonious name, one which was to last him for a great many years.

"Wallingford," he announced. "How does that hit you? J. Rufus Wallingford!"

CHAPTER VI

J. RUFUS PROVES A SAD, SAD DISAPPOINTMENT TO SOME CLEVER PEOPLE

THEY were glad to see Blackie Daw back on Broadway—that is, in the way that Broadway is glad; for they of the Great White Way have no sentiments and no emotions, and but scant memories. About Blackie's companion, however, they were professionally curious.

"Who is this large, pink Wallingford person, and where did you get it?" asked Mr. Phelps, whose more familiar name was Green-Goods Harry.

Mr. Daw, standing for the moment with Mr. Phelps at the famous old cheese-and-crackers end of the Fifth Avenue bar, grinned.

"He's an educated Hick," he responded, "and I got him out of the heart of the hay-fever district, right after he'd turned a classy little trick on the easy producers of his childhood home. Sold 'em a bankrupt bucket-shop for eight thousand, which is going *some!*"

Mr. Phelps, natty and jaunty and curly-haired, though shifty of eye, through long habit of trying to watch front and back doors both at once, looked with a shade more interest across at the imposing white vest of young J. Rufus where he stood at the bar with fat and somber Badger Billy. There was a cocksure touch to the joviality of young Wallingford which was particularly aggravating to an expert like Mr. Phelps. Young Wallingford was so big, so impressive, so sure of pleasing, so certain the world was his oyster, that it seemed a shame not to give his pride a tumble—for his own sake, of course.

"Has he got the eight thousand on him, do you think?" asked the green-goods one, his interest rapidly increasing.

"Not so you could notice it," replied Daw with conviction. "He's a wise prop, I tell you. He's probably lugging about five hundred in his kick, just for running expenses, and has a time-lock on the rest."

"We might tinker with the lock," concluded Harry, running his fingers through his hair to settle the curls; "it's worth a try, anyhow."

"You'll bounce right off," declared Mr. Daw. "I tried to put a sweet one over in his home town, and

he jolted the game so quick he made its teeth rattle."

"Then you owe him one," persisted Mr. Phelps, whom it pained to see other people have money. "Do you mean to say that any pumpkin husker can't be trimmed?"

"Enjoy yourself," invited Mr. Daw with a retrospective smile, "but count me out. I'm going to Boston next week, anyhow. I'm going to open a mine investment office there. It's a nice easy-money mining district."

"For pocket mining," agreed his friend dryly.

Young Wallingford, in his desire for everybody to be happy, looked around for them at this juncture, and further conversation was out of the question. The quartet lounged out of the Fifth Avenue bar and across Broadway in that dull way peculiar to their kind. At the Hoffman House bar they were joined by a cadaverous gentleman known to the police as Short-Card Larry, whose face was as that of a corpse, but whose lithe, slender fingers were reputed to have brains of their own, and the five of them sat down for a dull half-hour. Later they had dull dinner together, strolled dully into four theaters, and, still dull, wound up in the apartments of Daw and J. Rufus.

"What do you think of them?" asked Blackie in their first aside moment.

"They give me the pip," announced J. Rufus frankly. "Why do they hate themselves so? Why do they sit in the darkest corners and bark at themselves? Can't they ever drink enough to get oiled happy?"

"Not and do business with strangers on Broadway," Daw explained. "Phelps has been shy about thin glassware for five years, ever since he let an Indiana come-on outdrink him and steal his own money back; Billy Banting stops after the third glass of anything, on account of his fat; the only time Larry Teller ever got pinched was for getting spifflicated and telling a reporter what police protection cost him."

"If I wasn't waiting to see one of them bite himself and die of poison I'd cut 'em out," returned Mr. Wallingford in the utmost disgust. "Any one of them would slung-shot the others for the price of a cigarette. Don't they ever get interested in anything?"

"Nothing but easy marks," replied Mr. Daw with a grin. "The way they're treating you is a compliment. They're letting you just be one of them."

"One of them! Take it back, Blackie!" protested Wallingford. "Why, they're a bunch of crooks!"

In deep dejection young Wallingford, rejoining his guests, ordered three lemonades and a quart of champagne. There was a trifle more of animation among them now, however, since they had been left alone for a few moments. They told three or four very hilarious stories, in each of which the nub of the joke hinged on an utter disregard of every human decency. Then, quite casually and after a lull, Badger Billy smoothed down his smart vest and cleared his throat.

"What do you fellows say to a little game of stud?" he proposed.

"Sure!" agreed Wallingford with alacrity. "That's the first live noise I've heard to-day," and he went to the 'phone at once to order up some cards and chips.

With his back turned, the three lemonade drinkers exchanged pleased smiles. It was too easy! Mr. Daw let them smile, and reposed calmly upon the couch, entirely disinterested. Professional ethics forbade Mr. Daw to interfere with the "trimming" of the jovial Mr. Wallingford, and the instincts of a gentleman, with which, of course, they were all per-

fectly provided, prevented him from taking any part in that agreeable operation. To his keen amusement the game was very brief—scarcely more than twenty minutes.

It was Short-Card Larry who, with a yawn, discovered suddenly how late it was and stopped the game. As he rose to go, young Wallingford, chuckling, was adding a few additional bills to the plethoric roll in his pocket.

“What made you chop the game, Larry?” asked Green-Goods Harry in impatient wonder. “We’d ought to strung it along a while. What made you let him have that hundred and fifty so quick?”

“Let him!” retorted Larry savagely. “He took it! Twice I gave him aces back to back on my deal, and he turned them down without a bet. On his own deal he bet his head off on a pair of deuces, with not one of us three able to draw out on him; and right there he cops that hundred and fifty himself. He’s too fresh!”

“Well,” said Badger Billy philosophically, “he’ll come for more.”

“Not of mine, he won’t,” snorted the dexterous one. “I can’t do any business against a man that’s next. I hope he chokes.”

"There you go again, letting your temper get the best of you," protested Mr. Phelps, himself none too pleased. "This fresh lollop has coin, and it ought to be ours."

"Ought to be? It is ours," growled Larry. "We'll get it if we have to mace him, at noon, on Madison Square."

In the meantime J. Rufus was chuckling himself to sleep. He rose at eleven, breakfasted at one, and was dressing and planning to besiege New York upon his own account, when the telephone advised him that Mr. Phelps was down-stairs with a parched throat, and on the way up to get a drink!

"Fine business!" exclaimed J. Rufus with a cordiality which had nothing whatever to do with the puzzled expression on his brow. "What'll you have? I'll order it while you're on your way up."

"Nothing stronger than a Scotch highball," was the reply, whereupon young Wallingford, as soon as the telephone was clear, ordered the materials therefor.

"Fine business," he repeated to himself musingly as he stood with his hand still on the receiver after he had hung it up; "also rough work. This thirst is too sudden."

He was still most thoughtful when Mr. Phelps knocked at the door, and had yet more food for contemplation when the caller began talking with great enthusiasm about his thirst, explaining the height and breadth and thickness thereof, its atomic weight, its color and the excellent style of its finish.

"If I just had that thirst outside of me where I could get at it, I could make an airship of it," he imaginatively concluded.

"Gas or hot air?" inquired young Mr. Wallingford, entirely unmoved, as he poured the highballs and dosed both quite liberally with the Scotch, whereat Mr. Phelps almost visibly winced, though gamely planning to drink with every appearance of enjoyment.

"Where's Daw?" he asked, after two sips which he tried to make seem like gulps.

"Gone out to a print-shop to locate a couple of gold mines," announced Wallingford dryly, holding his own opinion as to the folly of Mr. Daw's methods. They were so unsanctioned of law.

"Sorry for that," said Mr. Phelps, who was nevertheless relieved to hear it, for Mr. Daw was rather in the way. "We've got a great game on; a Reuben right from Reubensville, with five thousand of pa's

money in his jeans. I wanted you fellows to come and look him over."

"What's the use?" returned Wallingford. "Come down to the lobby and I'll show you a whole procession of them."

"No, but they're not so liberal as this boy," protested Phelps laughing. "He just naturally hones and hones and hones to hand us this nice little bundle of kale, and we're going to accommodate him. You can get in on the split-up if you want to. Daw would have first choice, of course, if he was here, but since he isn't you might as well come in. Five thousand iron men are hardly worth bending to pick up, I guess."

"Oh, I don't know," objected Wallingford condescendingly. "It would make cigarette money, anyhow, if there are not too many to tear it apart."

"It takes just four," Phelps informed him: "look-out, spieler, panel-man and engraver."

Wallingford shook his head, refusing even to speculate on the duties of the four named actors in the playlet.

"Four makes it hardly union wages," he objected.

Green-Goods Harry cast at him a look of quick dislike,

"I know, but wait till you see the sample," he insisted. "The fun's worth more than the meat. He's the rawest you ever saw; wants green goods, you know; thinks there really is green goods, and stands ready to exchange his five thousand of the genuine rhino for twenty of the phoney stuff. Of course you know how this little joke is rimmed up. We count out the twenty thousand in real money and wrap it up in bales before both of his eyes, then put it in a little satchel of which we make Mr. Alfred Alfalfa a present. While we're giving him the solemn talk about the po-lice Badger Billy switches in another satchel with the same kind of looking bales in it, but made out of tissue-paper with twenties top and bottom; then we all move, and Henry Whiskers don't dare make a holler because he's in on a crooked play himself; see?"

"I see," assented Wallingford still dryly. "I've been reading the papers ever since I was a kid. What puzzles me is how you can find anybody left in the world who isn't hep."

"There's a new sucker born every minute," returned Mr. Phelps airily, whereat Wallingford, detecting that Mr. Phelps held his intelligence and

education so cheaply as to offer this sage remark as original, inwardly fumed.

"Come on and look him over, anyhow," insisted Phelps, rising.

Wallingford arose reluctantly.

"What's the matter with your highball?" he demanded.

"It's great Scotch!" said Mr. Phelps enthusiastically, and drank about a tablespoonful with great avidity. "Come on; the boys are waiting," and he surged toward the door.

Wallingford finished his own glass contemplatively and followed with a trace of annoyance.

CHAPTER VII

WALLINGFORD HELPS IN A GREEN-GOODS PLAYLET PURELY FOR ACCOMMODATION

INTO the back room of a flashy saloon just off Broadway Mr. Phelps led the way, after pausing outside to post Wallingford carefully on all their new names, and here they found Billy Banting and Larry Teller in company with a stranger, one glance at whom raised Wallingford's spirits quite appreciably, for he was so obviously made up.

He was a raw-boned young fellow who wore an out-of-date derby, a cheap, made cravat which rode his collar, a cheap suit of loud-checked clothes that was entirely too tight for him, and the trousers of which, two inches too short, were rounded stiffly out below the knees, like stove-pipes, by top-boots which were wrinkled about the ankles. Moreover, the stranger spoke with a nasal drawl never heard off the stage.

Wallingford, with a wink from Phelps, was in-

roduced to Mr. Pickins as Mr. Mombley. Then, leaning down to Mr. Pickins with another prodigious wink at Wallingford, Phelps said in a stage-whisper to the top-booted one:

"Mr. Mombley is our engraver. Used to work in the mint."

"Well, I'll swan!" drawled Mr. Pickins. "I'd reckoned to find such a fine gove'ment expert a older man."

With a sigh Wallingford took up his expected part.

"I'm older than I look," said he. "Making money keeps a man young."

"I reckon," agreed Mr. Pickins, and "haw-hawed" quite broadly. "And did you really make this greenback?" he asked, drawing from his vest pocket a crinkled new ten-dollar-bill which he spread upon the table and examined with very eager interest indeed.

"This is one of that last batch, Joe," Short-Card Larry negligently informed Wallingford, with a meaning wink. "I just gave it to him as a sample."

"By jingo, it's scrumptious work!" said Mr. Pickins admiringly.

"Yes, they'll take that for a perfectly good bill

anywhere," asserted Wallingford. "Just spend it and see," and he pushed the button. "Bring us a bottle of the best champagne you have in the house," he directed the waiter, and with satisfaction he noted the startled raising of heads all around the table, *including the head of Mr. Pickins.*

"I don't like to brag on myself," continued Wallingford, taking on fresh animation as he began to see humor in the situation, "but I think I'm the grandest little money-maker in the city, in my special line. I don't go after small game very often. A ten is the smallest I handle. Peters," he suddenly commanded Phelps, "show him one of those lovely twenties."

"I don't think I have one of the new ones," said Phelps, moistening his lips, but nevertheless reaching for his wallet. "I think the only twenties I have are those that we put through the aging process."

Wallingford calmly took the wallet from him and as calmly leafed over the bills it contained.

"No, none of these twenties is from the new batch," he decided, entering more and more into the spirit of the game, "but this half-century is one that we're all proud of. Just examine that, Mr. Pickins," and closing the wallet he handed it back to Phelps,

passing the fifty-dollar bill to the stranger. "Billy, give me one of those twenties. I'm bound to show Mr. Pickins one of our best output."

Badger Billy, being notorious even among his fellows as a tight-wad, swallowed hard, but he produced a small roll of bills and extracted the newest twenty he could find. During this process it had twice crossed Billy's mind to revolt; but, after all, Wallingford was evincing an interest in the game that might be worth while.

"That's it," approved Wallingford, running it through his fingers and passing it over to Pickins. He got up from his place and took the vacant chair by that gentleman. "I just want you to look at the nifty imitation of engine work in this scroll border," he insisted with vast enthusiasm, while Mr. Pickins cast a despairing glance, half-puzzled and half-bored, at the others of the company, themselves awed into silence.

He was still explaining the excellent work in the more intricate portions of the two designs when the waiter appeared with the wine, and Wallingford only interrupted himself long enough nonchalantly to toss the ten-dollar bill on the tray after the glasses were filled. Then, with vast fervor, he re-

turned to the counterfeiting business, with the specimens before him as an inspiring text.

The waiter brought back two dollars in silver.

"Just keep the change," said Wallingford grandly, and then, as the waiter was about to withdraw, he quickly handed up the fifty and the twenty-dollar bills to him. "Just take this twenty, George," said he to the waiter, "and run down to the cigar-store on the corner and buy some of those dollar cigars. You might as well get us about three apiece. Then take this fifty and get us a box for *The Prince of Pikers* to-night. Hustle right on, now," and he gave the waiter a gentle but insistent shove on the arm that had all the effect of bustling him out of the room. "We'll show Mr. Pickins a good time," he exultantly declared. "We'll show him how easy it is to live on soft money like this."

Wallingford had held the floor for fifteen solid minutes. Now he paused for some one else to offer a remark, his eager eye glowing with the sense of a duty not only well, but brilliantly, performed, as it roved from one to the other in search of approval. But feeble encouragement was in any other eye. Four men could have throttled him, singly and in company. Wallingford was too enthusiastic an



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"Just keep the change," said Wallingford grandly

actor. He was taking the part entirely too well, and a vague doubt began to cross the minds of the other gentlemen in the party as to whether he would do or not. It was Short-Card Larry who first recovered his poise and broke the dismal silence.

"Show him one or two of those new hundreds, Mombley," he invited Wallingford with almost a snarl.

Wallingford merely smiled in a superior way.

"You know I never carry any but the genuine," he said in mild reproach. "It wouldn't do, you know. Anyhow, are we sure that Mr. Pickins wants to invest?"

Mr. Pickins drew a long breath and once more plunged into the character which he had almost doffed.

"Invest? Well, I reckon!" he nasally drawled. "If I can get twenty thousand dollars as good money as that for five, I'd be a blame fool not to take it. And I got the five thousand, too."

Things were coming back to a normal basis now, and the others cheered up.

"Look here," Mr. Pickins went on, and, reaching down, he drew off with much tugging one of the high boots, in the top of which had reposed a pack-

age of greenbacks: ten crisp, nice-looking five-hundred-dollar bills.

For just a moment Wallingford eyed that money speculatively, then he picked up one of the bills and slid it through his fingers.

"It's good money, I suppose," he observed. "You can hardly tell the good from the bad these days, except by offering to spend it. We might break one of these—say for an automobile ride."

"No, you don't," hurriedly interposed Mr. Pickins, losing his nasal drawl for the moment and reaching for the bill, which he put back in the package, snapping a weak rubber band around it. "I reckon I don't let go of one of these bills till I see something in exchange. I—I ain't no greenhorn!"

His nasal drawl had come back, and now seemed to be the cue for all the others to affect laughter.

"To be sure he's not," said Mr. Phelps, reaching over to slap him on the back in all the jovial heartiness with which a greenhorn is supposed to be encouraged. "You're wise, all right, Pickins. We wouldn't do business with you if you weren't. You see, we're putting ourselves in danger of the penitentiary and we have to be careful. More than that, wise people come back; and, with a dozen or so like

Mr. Pickins shoving the queer for us, we put out about all we can make. Nobody in the business, Mr. Pickins, gets as high a price for green goods as we do, and nobody in the business keeps all their customers as we do. That's because our output is so good."

This, which was one of the rehearsed speeches, went off very well, and they began to feel comfortable again.

"That's me, by Jinks!" announced Pickins, slapping his leg. "I'll be one of your steady customers, all right. When'll I get this first twenty thousand?"

"Right away," said Mr. Phelps, rising. "Just wait a moment till I talk it over with the engraver and see if he has the supply ready."

"The supply's all right," declared Wallingford. "These boys will 'tend to the business with you, Mr. Pickins. I'm very glad to have met you. I'll probably see you to-night at the show. I have to go back and look after a little more engraving just now." And, shaking hands cordially with Mr. Pickins, he rose to go.

"Wait a minute, Mombley," said Phelps amidst a general scowl, and he walked outside with Wallingford. "Fine work, old man," he complimented,

keeping his suavity with no little effort. "We can go right in and pick our bunch of posies any minute."

"Go right ahead!" said Wallingford heartily. "I'm glad to have helped you out a little."

Mr. Phelps looked at him in sour speculation.

"Of course you're in on it," he observed with a great air of making a merely perfunctory remark.

"Me?" inquired Wallingford in surprise. "Not on your life. I only played engraver for accommodation. I thought I did a grand little piece of work, too."

"But we can't go through without you," insisted Mr. Phelps desperately, ignoring the other's maddening complacency and sticking to the main point. "It takes twenty thousand and we only have five thousand apiece. We're looking to you for the other five."

Wallingford looked him squarely in the eyes, with an entire change of manner, and chuckled.

"There are four reasons, Phelps, why I won't," he kindly explained. "The first is, I never do anything in partnership; second, I never pike; third, I won't take a fall out of any game that has the brown-and-white-striped clothes at the end of it;

fourth, Billy might not get the satchels switched right; *extra, I won't fool with any farmer that strikes a match on the sole of his boot!*"

The fifth and extra reason was so unexpected and was laid before Mr. Phelps with such meaning emphasis that that gentleman could only drop his jaw and gape in reply. Wallingford laid both hands on his shoulders and chuckled in his face.

"You're a fiercely unimaginative bunch," he said. "Let's don't try to do any more business together. Just come up to my room to-night and have a friendly game of stud poker."

At last Green-Goods Harry found his tongue.

"You go to hell!" said he.

Back in their common sitting-room, Wallingford found Daw studying some gaudy samples of stock certificates. "Blackie, did you tell this gang of yours that they didn't drink enough to suit me?" Wallingford demanded.

Blackie grinned.

"They wanted to know why you wouldn't warm up," he admitted.

"I see the pretty, pretty lights at last," Wallingford chuckled. "I was sure there was something doing when Curly Harry came up here claiming a

thirst, and went so far as to drink champagne on top of a highball."

"He's taking stomach and liver dope right now," Blackie guessed. "You see, these Broadway boys are handicapped when they run across a man who still has a lining. They lost theirs years ago."

"They lost everything years ago. I'm disappointed in them, Blackie. I had supposed that these people of the metropolis had Herman the Great looking like a Bowery waiter when it came to smooth work; but they've got nothing but thumbs."

"You do them deep wrong, J. Rufus Wallingford Wix," admonished Blackie. "I've trailed with this crowd four or five years. They're always to be found right here and they always have coin—whether they spend it or not."

"They get it gold-bricking New Yorkers, then," declared Wallingford contemptuously. "They couldn't cold deck anybody on the rural free delivery routes. They wear the lemon sign on their faces, and when one of their kind comes west of the big hills we padlock all our money in our pockets and lock ourselves in jail till they get out of town."

"What have they been doing to you?" asked Blackie. "You've got a regular Matteawan grouch."

"They had the nerve to try to ring me in for the fall guy on a green-goods play, baited up with a stage farmer from One Hundred and Sixtieth Street," asserted Wallingford. "Don't they ever spring a new one here?"

Mr. Blackie Daw only laughed.

"I'm afraid they don't," he confessed. "They take the old ones that have got the money for years, and work in new props and scenery on them, just like they do in the theaters; and that goes for Broadway."

"It don't go for me," declared Wallingford. "If they come after mine again I'll get real peevish and take their flash rolls away from them."

"Go to it," invited Blackie. "They need a trimming."

"I think I'll hand it to them," said Wallingford savagely, and started to walk out.

"Where are you going?" asked the other.

"I don't know," said Wallingford, "but I am going to scare up some excitement in the only way possible for a stranger, and that is go out and hunt for it by myself. No New Yorker knows where to go."

In the bar Wallingford found a convivial gentle-

man from Georgia, lonesome like himself, with whom he became firm friends in an hour, and it was after midnight when, their friendship still further fixed by plenty of liquid cement, he left the Georgian at one of the broad, bright entrances in charge of a doorman. It being but a few blocks to his own hotel, he walked, carrying with complacent satisfaction a burden of assorted beverages that would have staggered most men.

It was while he was pausing upon his own corner for a moment to consider the past evening in smiling retrospection, that a big-boned policeman tapped him on the shoulder. He was startled for a moment, but a hearty voice reassured him with :

"Why, hello, Wix, my boy! When did you come to town?"

A smile broke over Wallingford's face as he shook hands with the bluecoat.

"Hello, Harvey," he returned. "I never would have looked for you in this make-up. It's a funny job for the ex-secretary of the Filmore Coal Company."

"Forget it," returned Harvey complacently. "There's three squares a day in this and pickings. Where are you stopping?"

Wallingford told him, and then looked at him speculatively.

"Come up and see me when you go off watch," he invited. "But don't ask for me under the name of Wix. It's Wallingford now, J. Rufus Wallingford."

"No!" said Harvey. "What did you do at home?"

"Not a thing," protested Wallingford. "I can go right back to Filmore and play hop-sotch around the county jail if I want to. I just didn't like the name, that's all. But I want to talk with you, Harvey. I think I can throw about a hundred or so in your way."

"Not me," returned Harvey with a grin. "That's the price of a murder in this town."

"Come up, and I'll coax you," laughed Wallingford.

He walked away quite thoughtfully. Harvey Willis, who had left Filmore on account of his fine sense of honor—he had embezzled to pay a poker debt—seemed suddenly to fit an empty and an aching void.

CHAPTER VIII

A THIRD ARM TO THE OLD-FASHIONED DOUBLE CROSS

“**T**HE fresh Hick!” observed Mr. Pickins savagely. “I’d like to hand him a bunch of knuckles.”

Mr. Pickins was not now in character, but was clad in quite ordinary good clothes; his prominent cheek-bones, however, had become two white spots in the midst of an angrily red countenance.

“I don’t know as I blame him so much,” said Phelps. “The trouble is we sized him for about the intelligence of a louse. Anybody who would stand for your Hoop-pole Caounty line of talk wouldn’t need such a careful frame-up to make him lay down his money.”

“There’s something to that,” agreed Short-Card Larry. “I always did say your work was too strong, Pick.”

“There ain’t another man in the crowd can play as good a Rube,” protested Mr. Pickins, touched

deeply upon the matter of his art. "I don't know how many thousands we've cleaned up on that outfit of mine."

"Ye-e-es, but this Wallingford person called the turn," insisted Phelps. "The only times we ever made it stick was on the kind of farmers that work in eleven-story office buildings. You can fool a man with a stuffed dog, but you can't fool a dog with it; and you couldn't fool Yap Wallingford with a counterfeit yap."

"Well," announced Mr. Pickins, with emphatic finality, "you may have my part of him. I'm willing to let him go right back to Oskaloosa, or Oshkosh, or wherever it is."

"Not me," declared Phelps. "I want to get him just on general principles. He's handed me too much flossy talk. You know the last thing he had the nerve to say? He invited us up to play stud poker with him."

"Why don't you?" asked Pickins.

"Ask Larry," said Phelps with a laugh, whereat Larry merely swore.

Badger Billy, who had been silently listening with his eyes half closed, was possessed of a sudden inventive gift.

"Yes, why don't you?" he repeated. "If I read this village cut-up right, and I think I do, he'll take a sporting chance. Get him over to the Forty-second Street dump on a proposition to play two-handed stud with Harry there, then pull off a phoney pinch for gambling."

"No chance," returned Phelps. "He'd be on to that game; it's a dead one, too."

"Not if you work it this way," insisted Billy, in whom the creative spirit was still strong. "Tell him that we're all sore at Harry, here; that Harry threw the gang last night and got me put away. I'll have McDermott take me down and lock me up on suspicion for a couple of hours, so you can bring him down and show me to him. Tell him you've found a way to get square. Harry's supposed to have a grouch about that stud poker taunt and wants to play Wallingford two-handed, five thousand a side. Tell him to go into this game, and that just when they have the money and the cards on the table, you'll pull off a phoney pinch and have your fake officer take the money and cards for evidence, then you'll split up with him?"

Billy paused and looked around with a triumphant eye. It was a long, long speech for the Badger, and

a vivid bit of creative work of which he felt justly proud.

"Fine!" observed Larry in deep sarcasm. "Then I suppose we give him the blackjack and take it all away from him?"

"No, you mutt," returned Billy, having waited for this objection so as to bring out the clever part of his scheme as a climax. "Just as we have Dan pull off the pinch, in jumps Sprig Foles and pinches Dan for impersonating an officer. Then Sprig cops the money and the cards for evidence, while we all make a get-away."

A long and thoughtful silence followed the exposition of this great scheme of Billy's. It was Phelps who spoke first.

"There's one thing about it," he admitted: "it's a new one."

"Grandest little double cross that was ever pulled over," announced Billy in the pride of authorship.

It was a matter of satisfaction, to say nothing of surprise, to Short-Card Larry to note the readiness, even the alacrity, with which young Wallingford fell into the trap. Would he accept the traitorous Mr. Phelps' challenge if guaranteed that he would win? He would! There was nothing young Wallingford

detested so much as a traitor. Moreover, he had a grouch at Mr. Phelps himself.

Short-Card Larry had expected to argue more than this, and, having argument still lying heavily upon his lungs, must rid himself of it. It must be distinctly understood that the crowd wanted nothing whatever out of this. They merely wished to see the foresworn Mr. Phelps lose all his money, so that he could not hire a lawyer to defend him, and when he was thus resourceless they intended to have him arrested on an old charge and "sent over." They were very severe and heartless about Mr. Phelps, but they did not want his money. They would not touch it! Wallingford could have it all with the exception of the two hundred and fifty dollars he would have to pay to the experienced plain-clothes-man impersonator whom Larry, having a wide acquaintance, would secure.

Mr. Wallingford understood perfectly. He appreciated thoroughly the motives that actuated Mr. Larry Teller and his friends, and those motives did them credit. He counted himself, moreover, highly fortunate in being on hand to take advantage of the situation. Still moreover, after the trick was turned he would stand a fine dinner for the entire

crowd, including Mr. Pickins, to whom Mr. Teller would kindly convey his, Mr. Wallingford's, respects.

Accepting this commission with some inward resentment but outward pleasure, Mr. Teller suggested that the game be played off that very afternoon. Mr. Wallingford was very sorry. That afternoon and evening he had business of grave importance. To-morrow evening, however, say at about nine o'clock, he would be on hand with the five thousand, in bills of convenient denomination. Mr. Teller might call for him at the hotel and escort him to the room, although, from having had the location previously pointed out to him, Mr. Wallingford was quite sure he could find Mr. Teller's apartment, where the contest was to take place. Left alone, Mr. Wallingford, in the exuberance of his youth, lay back in his big chair and spent five solid minutes in chuckling self-congratulation, to the great mystification of the incoming Mr. Daw, whom J. Rufus would not quite trust with his reason for mirth. Feeling the need of really human companionship at this juncture, young Wallingford called up his convivial friend from Georgia and they went out to spend another busy and pleasant afternoon and even-

ing, amid a rapidly widening circle of friends whom these two enterprising and jovial gentlemen had already managed to attach to them. With an eye to business, however, Wallingford carefully timed their wanderings so that he should return, alone, on foot, to his own hotel a trifle after midnight.

As Mr. Teller and Mr. Wallingford, on the following evening at a few minutes before nine, turned into the house on Forty-second Street, they observed a sturdy figure helping a very much inebriated man up the stone steps just before them, but as the sturdy figure inserted a latch-key in the door and opened it with one hand while supporting his companion with the other arm, the incident was not one to excite comment. Just inside the door the inebriated man tried to raise a disturbance, which was promptly squelched by the sturdy gentleman, who held his charge firmly in a bearlike grip while Mr. Teller and Mr. Wallingford passed around them at the foot of the stairs, casting smiling glances down at the face of the perpetually-worried landlady, who had come to the parlor door to wonder what she ought to do about it.

In the second floor back room Mr. Phelps and Mr. Badger already awaited them. Mr. Badger's greet-

ing to Larry was the ordinary greeting of one man who had seen the other within the hour; his greeting to Mr. Wallingford was most cordial and accompanied by the merest shade of a wink. Mr. Phelps, on the other hand, was most grim. While not denying the semblance of courtesy one gentleman should bestow upon another, he nevertheless gave Mr. Wallingford distinctly to understand by his bearing that he was out for Mr. Wallingford's financial blood, and after the coldest of greetings he asked gruffly:

"Did you bring cards?"

"One dollar's worth," said Wallingford, tossing four packs upon the table. "Ordinary drug-store cards, bought at the corner."

"You see them bought, Larry?" inquired Phelps.

"They're all right, Phelps," Mr. Teller assured him.

"Good," said Mr. Phelps. "Then we might just as well get to work right away," and from his pocket he drew a fat wallet out of which he counted five thousand dollars, mostly in bills of large denomination.

In the chair at the opposite side of the little table Wallingford sat down with equal grimness, and

produced an equal amount of money in similar denominations.

"I don't suppose we need chips," said Phelps. "The game may not last over a couple of deals. Make it table stakes, loser of each hand to deal the next one."

They opened a pack of cards and cut for the deal, which fell to Wallingford, and they began with a mutual five-dollar ante. Upon the turn card of the first deal each placed another five. Upon the third card, Phelps, being high, shoved forward a five-dollar bill, which Wallingford promptly raised with fifty. Scarcely glancing at his hole-card, Phelps let him take the pot, and it became Phelps' deal.

It was a peculiar game, in that Phelps kept the deal from then on, betting mildly until Wallingford raised, in which case Wallingford was allowed to take down the money. By this means Wallingford steadily won, but in such small amounts that Mr. Phelps could have kept playing for hours on his five thousand dollars in spite of the annoyance of maudlin quarreling from the next room. It was not necessary to enter such a long test of endurance to gain mere time, however, for in less than a half-hour the door suddenly burst open, its latch-bar los-

ing its screws with suspicious ease, and a gaunt but muscular-looking individual with a down-drooping mustache strode in upon them, displaying a large shining badge pinned on his vest underneath his coat.

"Every man keep his seat!" commanded this apparition. "The place is pinched as a gambling joint."

Mr. Phelps made a grab for the money on the table.

"Drop that!" said the new-comer, making a motion toward his hip pocket, and Mr. Phelps subsided in his chair.

The others had posed themselves most dramatically, and now they sat in motionless but trembling obedience to the law, while the man with the tin badge produced from his pocket a little black bag into which he stuffed the cards and all the money on the table.

"It's a frame-up!" shouted Mr. Phelps.

Loud voices and the overturning of chairs from the room just ahead interrupted them at this moment, and not only Mr. Badger and Mr. Teller and Mr. Phelps looked annoyed, but the man with the shining badge glanced apprehensively in that di-

rection, especially as, added to the sudden uproar, there was the unmistakable clang of a patrol-wagon in the street.

Simultaneously with this there bounded into the room a large gentleman with a red face and a husky voice, who whipped a revolver from his pocket the minute he passed the threshold and leveled it at the man with the badge, while all the others sprang from their chairs.

"Hands up!" said he, in a hurried but business-like manner, himself apparently annoyed with and apprehensive of the adjoining disturbance and the clanging in the street. "This is a sure-enough pinch, but it ain't for gambling, you can bet your sweet life! You're all pulled for a bunch of cheap sure-thing experts, but this guy has got the lock-step comin' to him for impersonating an officer. You've played that gag too long, Dan Blazer. Give me that evidence!" and he snatched the black bag from the hand of the man with the badge.

Short-Card Larry, standing near what was apparently a closet door, now took his cue and threw it open, and, grabbing Wallingford by the arm, suddenly pulled him forward. "This is the real thing," he said in a hoarse whisper. "We've got to make

a get-away or go up. They're fierce on us here if the pinch once comes."

"Hello, boys," broke in a third new voice, and then the real shock came. The third new voice was not in the play at all, and the consternation it wrought was more than ludicrous.

Wallingford, drawing back for a moment, was nearly knocked off his feet by fat Badger Billy's dashing past him through that door to the back stairway, closely followed by Mr. Phelps, and Mr. Phelps was trailed almost as closely by the gaunt man of the badge. Glancing toward the door, Mr. Wallingford smiled beatifically. The cause of all this sudden exodus was huge Harvey Willis, in his blue suit and brass buttons and helmet, with a club in his hand, who, making one dive for the husky red-faced man as he, too, was bent on disappearing, whanged him against the wall with a blow upon the head from his billy; and as the red-faced man fell over, Harvey grabbed the black bag. The crash of a breaking water-pitcher from the adjoining room, the shrill voice of a protesting and frightened landlady as she came tearing up the stairs, and the clamor of one of those lightning-collected mobs in front of the house around the patrol-wagon, created a diversion

in the midst of which Harvey Willis started out into the hall, a circumstance which gave the dazed red-faced man an opportunity to stagger down the back stairway and out through the alley after his companions, whom Wallingford had already followed. They were not waiting for him, by any means, but this time were genuinely interested in getting away from the law, each man darkly suspicious of all the others, and Wallingford, alone, serene in mind.

In the hall, Willis, with a grin, thrust the black bag into his big pocket, and turned his attention to the terrified landlady and his brother officer of the wagon, who was just then mounting the stairs.

"Case of plain coke jag," he explained, and burst into the noisy room, from which the two presently emerged with the shrieking and inebriated man who had been brought up-stairs but a short while before.

In Wallingford's room that night, Blackie Daw was just starting for Boston when Harvey Willis, now off duty, came up with the little black bag, which he dropped upon the table, sitting down in one of the big chairs and laughing hugely.

"Mr. Daw, shake hands with Mr. Willis, a friend

of mine from Filmore," said Wallingford. "Order a drink, Daw."

As he spoke, he untied the bag, and, taking its lower corners, sifted the mixture of cards and greenbacks upon the table. Daw, in the act of shaking hands, stopped with gaping jaws.

"What in Moses is that?" he asked.

"Merely a little contribution from your Broadway friends," Wallingford explained with a chuckle. "Harvey, what do I owe out of this?"

"Well," said Harvey, sitting down again and naming over the cast of characters on his fingers, "there's seven dollars for the room, and the tinner I gave Sawyer to go down on Park Row and hunt up a coke jag. Sawyer gets fifty. We ought to slip a twenty to the wagon-man. Sawyer will have to pay about a ten-case note for broken furniture, and I suppose you'll want to pay this poor coke dip's fine. That's all, except me."

"Ninety-seven dollars, besides the fine," said Wallingford, counting it up. "Suppose we say a hundred and fifty to cover all expenses, and about three hundred and fifty for you. How would that do?"

"Fine!" agreed Harvey. "Stay right here and keep me busy at the price."

"Not me," said Wallingford warmly. "I only did this because I was peevish. I don't like this kind of money. It may not be honest money. I don't know how Phelps and Banting and Teller got this money."

Blackie Daw came solemnly over and shook hands with him.

"Stay amongst our midst, J. Rufus," he pleaded. "We need an infusion of live ones on Broadway. Our best workers have grown jaded and effete, and our reputation is suffering. Stay, oh, stay!"

"No," refused J. Rufus positively. "I don't want to have anything more to do with crooks!"

CHAPTER IX

IN WHICH J. RUFUS HEARS OF SOME EGYPTIANS
WORTH SPOILING

IT was in a spirit of considerable loneliness that Wallingford came back from seeing Blackie Daw to the midnight train, for he had grown to like Blackie very well indeed. Moreover, his friend from Georgia was gone, and quite disconsolate, for him, he stood in front of the hotel wondering about his next move. Fate sent him a cab, from which popped a miniature edition of the man from Georgia. The new-comer, who had not waited for the cab door to be opened for him, immediately offered to bet his driver the price of the fare that the horse would eat bananas. He was a small, clean, elderly gentleman, of silvery-white hair and mustache, who must have been near sixty, but who possessed, temporarily at least, the youth and spirits of thirty; and he was one of that sort of looking men to whom one instinctively gives a title.

"Can't take a chance, Governor," said the driver,

grinning. "I might as well go jump off the dock as go back to the stand without them four dollars. I'm in bad, anyhow."

"I'll bet you the tip, then," offered the very-much-alive elderly gentleman, flourishing a five-dollar bill.

"All right," agreed the driver, eying the money. "Nothing or two dollars."

"No, you don't! Not with Silas Fox, you don't!" promptly disputed that gentleman. "First comes out of the dollar change two bits for bananas, and then the bet is nothing or a dollar and a half that your horse'll eat 'em. Why, any horse'll eat bananas," he added, turning suddenly to Wallingford. With the habit of shrewdness he paused for a thorough inspection of J. Rufus, whose bigness and good grooming and jovial pinkness of countenance were so satisfactory that Mr. Fox promptly made up his mind the young man could safely be counted as one of the pleasures of existence.

"I'll bet *you* this horse'll eat bananas," he offered.

"I'm not acquainted with the horse," objected Wallingford, with no more than reasonable caution. "I don't even know its name. What do you want to bet?"

"Anything from a drink to a hundred dollars."

J. Rufus threw back his head and chuckled in a most infectious manner, his broad shoulders shaking and his big chest heaving.

"I'll take you for the drink," he agreed.

Two strapping big fellows in regulation khaki came striding past the hotel, and Mr. Fox immediately hailed them.

"Here, you boys," he commanded, with a friendly assurance born of the feeling that to-night all men were brothers; "you fellows walk across the street there and get me a quarter's worth of real ripe bananas."

The soldiers stopped, perplexed, but only for an instant. The driver of the cab was grinning, the door-man of the hotel was grinning, the prosperous young man by the curb was grinning, and the well-dined and wined elderly gentleman quite evidently expected nothing in this world but friendly complaisance.

"All right, Senator," acquiesced the boys in khaki, themselves catching the grinning contagion; and quite cheerfully they accepted a quarter, wheeled abreast, marched over to the fruit stand, bought the ripest bananas on sale, wheeled, and marched back.

Selecting the choicest one with great gravity and care, Mr. Silas Fox peeled it and prepared for the great test. The driver leaned forward interestedly; the two in khaki gathered close behind; the large young man chuckled as he watched; the horse poked forward his nose gingerly, then sniffed—then turned slowly away!

Mr. Fox was shocked. He caught that horse gently by the opposite jaw, and drew the head toward him. This time the horse did not even sniff. It shook its head, and, being further urged, jerked away so decidedly that it drew its tormentor off the curb, and he would have fallen had not Wallingford caught him by the arm.

"I win," declared the driver with relief, gathering up his lines.

"Not yet," denied Mr. Fox, and stepping forward he put his arm around the horse's neck and tried to force the banana into its mouth.

This time the horse was so vigorous in its objection that the man came near being trampled underfoot, and it was only on the unanimous vote of the big man and the two in khaki that he profanely gave up the attempt.

"Not that I mind losing the bet," announced Mr.

Fox in apology, "but I'm disappointed in the be damned horse. That horse loves bananas and I know it, but he's just stubborn. Here's your money," and he gave the driver his five-fifty; "and here's the rest of the bananas. When you get back to the barn you try that horse and see if he won't eat 'em, after he's cooled down and in his stall."

"All right," laughed the driver, and started away.

As he turned the corner he was peeling one of the bananas. The loser looked after the horse reluctantly, and sighed in finality.

"Come on, young man, let's go get that drink," he said.

Delighted to have found company of happy spirit, Wallingford promptly turned with the colonel into the hotel bar.

"Can you beat it?" asked one big soldier of the other as both looked after the departing couple in pleased wonder.

At about the same second the new combination was falling eagerly and vigorously into conversation upon twelve topics at once.

"You can't do anything without you have a pull," was Silas Fox's fallacious theory of life, as summed up in the intimate friendship of the second bottle.

"That's why I left New Jersey. I had a National Building and Loan Association organized down there that would have been a public benefactor and a private joy; in business less than six months, and already nine hundred honest working-men paying in their dollar and a quarter a week; eleven hundred and fifty a week for us to handle, and the amount growing every month."

"That's a pretty good start," commented J. Rufus, considering the matter carefully as he eyed the stream of ascending bubbles in his hollow-stemmed glass. "No matter what business you're in, if you have a package of clean, new, fresh dollars every week to handle, some of it is bound to settle to the bottom; but there mustn't be too many to swallow the settlings."

"Six of us on the inside," mused the other. "Doc Turner, who sells real estate only to people who can't pay for it; Ebenezer Squinch, a lawyer that makes a specialty of widows and orphans and damage claims; Tom Fester, who runs the nicest little chattel-mortgage company that ever collected a life income from a five-dollar bill; Andy Grout, who has been conducting a prosperous instalment business for ten years on the same old stock of furniture;

and Jim Christmas, who came in from the farm ten years ago to become a barber, shaving nothing but notes."

Young Wallingford sat lost in admiration.

"What a lovely bunch of citizens to train a growing young dollar; to teach it to jump through hoops and lay down and roll over," he declared. "And I suppose you were in a similar line, Judge?" he ventured.

"Nothing like it," denied the judge emphatically. "I was in a decent, respectable loan business. Collateral loans were my specialty."

"I see," said J. Rufus, chuckling. "All mankind were not your brothers, exactly, but your brothers' children."

"Making me the universal uncle, yes," admitted Mr. Fox, then he suddenly puffed up with pride in his achievements. "And I do say," he boasted, "that I could give any Jew cards and spades at the game and still beat him out on points. I reckon I invented big casino, little casino and the four aces in the pawn brokerage business. Let alone my gage of the least a man would take, I had it fixed so that they could slip into my place by the front door, from the drug-store on one side, from the junk-yard on

the other, from the saloon across the alley in the rear, and down-stairs, from the hall leading to Doc Turner's office."

Lost in twinkling-eyed admiration of his own cleverness he lapsed into silence, but J. Rufus, eager for information, aroused him.

"But why did you blow the easy little new company?" he wanted to know. "I could understand it if you had been running a local building-loan company, for in that the only salaried officer is the secretary, who gets fifty cents a year, and the happy home-builders pile up double compound interest for the wise members who rent; but with a national company it's different. A national building-loan company's business is to collect money to juggle with, for the exclusive benefit of the officers."

"You're a bright young man," said Mr. Fox admiringly. "But the business was such a cinch it began to get crowded, and so the lawmakers, who were mostly stock-holders in the three biggest companies, had a spasm of virtue, and passed such stringent laws for the protection of poor investors that no new company could do any business. We tried to buy a pull but it was no use; there wasn't pull enough to go round; so I'm going to retire and

enjoy myself. This country's getting too corrupt to do business in," and Mr. Fox relapsed into sorrowful silence over the degeneracy of the times.

When his sorrow had become grief—midway of another bottle—a house detective prevailed upon him to go to bed, leaving young Wallingford to loneliness and to thought—also to settle the bill. This, however, he did quite willingly. The evening had been worth much in an educational way, and, moreover, it had suggested vast, immediate possibilities. These possibilities might have remained vague and formless—mere food for idle musing—had it not been for one important circumstance: while the waiter was making change he picked some folded papers from the floor and laid them at Wallingford's hand. Opened, this packet of loose leaves proved to be a list of several hundred names and addresses. There could be no riddle whatever about this document; it was quite obviously a membership roster of the defunct building-loan association.

"The judge ought to have a duplicate of this list; a single copy's so easy to lose," mused Wallingford with a grin; so, out of the goodness of his heart, he sat up in his room until very late indeed, copying those pages with great care. When he sent the

original to Mr. Fox's room in the morning, however, he very carelessly omitted to send the duplicate, and, indeed, omitted to think of remedying the omission until after Mr. Fox had left the hotel for good.

Oh, well, a list of that sort was a handy thing for anybody to have around. The names and addresses of nine hundred people naïve enough to pay a dollar and a quarter a week to a concern of whose standing they knew absolutely nothing, was a really valuable curiosity indeed. It was pleasant to think upon, in a speculative way.

Another inspiring thought was the vision of Doc Turner and Ebenezer Squinch and Tom Fester and Andy Grout and Jim Christmas, with plenty of money to invest in a dubious enterprise. It seemed to be a call to arms. It would be a noble and a commendable thing to spoil those Egyptians; to smite them hip and thigh!

CHAPTER X

INTRODUCING A NOVEL MEANS OF EATING CAKE AND HAVING IT TOO

DOC TURNER and Ebenezer Squinch and Tom Fester, all doing business on the second floor of the old Turner building, were thrown into a fever of curiosity by the tall, healthy, jovial young man with the great breadth of white-waistcoated chest, who had rented the front suite of offices on their floor. His rooms he fitted up regardless of expense, and he immediately hired an office-boy, a secretary and two stenographers, all of whom were conspicuously idle. Doc Turner, who had a long, thin nose with a bluish tip, as if it had been case-tempered for boring purposes, was the first to scrape acquaintance with the jovial young gentleman, but was chagrined to find that though Mr. Wallingford was most democratic and easily approachable, still he was most evasive about his business. Nor could any of his office force be "pumped."

"The People's Mutual Bond and Loan Company" was the name which a sign painter, after a few days, blocked out upon the glass doors, but the mere name was only a whet to the aggravated appetites of the other tenants. Turner and Fester and Squinch were in the latter's office, discussing the mystery with some trace of irritation, when the source of it walked in upon them.

"I'm glad to find you all together," said young Wallingford breezily, coming at once to the point of his visit. "I understand that you gentlemen were once a part of the directorate of a national building and loan company which suspended business."

Ebenezer Squinch, taking the chair by virtue of his being already seated with his long legs elevated upon his own desk, craned forward his head upon an absurdly slender neck, which much resembled that of a warty squash, placed the tips of his wrinkled fingers together and gazed across them at Wallingford quite judicially.

"Suppose we were to admit that fact?" he queried, in non-committal habit.

"I am informed that you had a membership of some nine hundred when you suspended business,"

Wallingford went on, "and among your effects you have doubtless retained a list of that membership."

"Doubtless," assented Lawyer Squinch after a thoughtful pause, deciding that he might, at least partially, admit that much.

"What will you take for that list, or a copy of it?" went on Mr. Wallingford.

Mr. Turner, Mr. Squinch and Mr. Fester looked at one another in turn. In the mind of each gentleman there instantly sprang a conjecture, not as to the actual value of that list, but as to how much money young Wallingford had at his command. Both Mr. Fester and Mr. Turner sealing their mouths tightly, Mr. Fester straightly and Mr. Turner pursily, looked to Mr. Squinch for an adequate reply, knowing quite well that their former partner would do nothing ill-considered.

"M-m-m-m-m-m-m-m," nasally hesitated Mr. Squinch after long cogitation; "this list, Mr. Wallingford, is very valuable indeed, and I am quite sure that none of us here would think of setting a price on it until we had called into consultation our other former directors, Mr. Grout and Mr. Christmas."

"Let me know as soon as you can, gentlemen,"

said Mr. Wallingford. "I would like a price by to-morrow afternoon at two o'clock, at least."

Another long pause.

"I think," stated Mr. Squinch, as deliberately and as carefully as if he were announcing a supreme court decision—"I think that we may promise an answer by to-morrow."

They were all silent, very silent, as Mr. Wallingford walked out, but the moment they heard his own door close behind him conjecture began.

"I wonder how much money he's got," speculated fish-white Doc Turner, rubbing his claw-like hands softly together.

"He's stopping at the Telford Hotel and occupies two of the best rooms in the house," said blocky Mr. Fester, he of the bone-hard countenance and the straight gash where his lips ought to be.

"He handed me a hundred-dollar bill to take the change out of for the first month's rent in advance," supplemented Doc Turner, who was manager of the Turner block.

"He wears very large diamonds, I notice," observed Squinch. "I imagine, gentlemen, that he might be willing to pay quite two thousand dollars."

"He's young," assented Mr. Turner, warming his hands over the thought.

"And reckless," added Mr. Fester, with a wooden appreciation that was his nearest approach to a smile.

Their estimate of the youth and recklessness of the lamb-like Mr. Wallingford was such that they mutually paused to muse upon it, though not at all unpleasantly.

"Suppose that we say twenty-five hundred," resumed Mr. Squinch. "That will give each of the five of us five hundred dollars apiece. At that rate I'd venture to speak for both Grout and Christmas."

"We three have a majority vote," suggested Doc Turner. "However, it's easy enough to see them."

"Need we do so?" inquired Mr. Squinch, in slow thought. "We might—" and then he paused, struck by a sudden idea, and added hastily: "Oh, of course, we'll have to give them a voice in the matter. I'll see them to-night."

"All right," assented Doc Turner, rising with alacrity and looking at his watch. "By the way, I have to see a man. I pretty near overlooked it."

"That reminds me," said Mr. Fester, heaving himself up ponderously and putting on the hat which

should have been square, "I have to foreclose a mortgage this afternoon."

Mr. Squinch also rose. It had occurred to all three of them simultaneously to go privately to the two remaining members and buy out their interest in the list for the least possible money.

J. Rufus found the full board in session, however, when he walked into Mr. Squinch's office on the following afternoon. Mr. Grout was a loose-skinned man of endless down-drooping lines, the corners of his eyelids running down past his cheekbones, the corners of his nose running down past his mouth, the corners of his mouth running down past his chin. Mr. Christmas had over-long, rusty-gray hair, bulbous red ears, and an appalling outburst of scarlet veins netted upon his copper-red countenance. Notwithstanding their vast physical differences, however, Wallingford reflected that he had never seen five men who, after all, looked more alike. And why not, since they were all of one mind?

By way of illustrating the point, Mr. Grout and Mr. Christmas, finding that the list in question had some value, and knowing well their former partners, had steadfastly refused to sell, and the five of them,

meeting upon the common ground of self-interest, had agreed to one thing—that they would ask five thousand dollars for the list, and take what they could get.

When the price was named to him, Mr. Wallingford merely chuckled, and observed, as he turned toward the door :

“You are mistaken, gentlemen. I did not want to buy out your individual businesses. I am willing to give you one thousand dollars in stock of my company, which will be two shares each.”

The gentlemen could not think of that. It was preposterous. They would not consider any other than a cash offer to begin with, nor less than twenty-five hundred to end with.

“Very well, then,” said J. Rufus; “I can do without your list,” which was no matter for wonder, since he had a duplicate of it in his desk at that very moment.

Henry Smalzer was the first man on that defunct building and loan company list, and him Wallingford went to see. He found Mr. Smalzer in a little shoe repair shop, with a shoe upturned on his knee and held firmly in place by a strap passing under

his foot. Mr. Smalzer had centrifugal whiskers, and long habit of looking up without rising from his work had given his eyes a coldly suspicious look. Moreover, socialistic argument, in red type, was hung violently upon the walls, and Mr. Wallingford, being a close student of the psychological moment and man, merely had a loose shoe-button tightened.

The next man on the list was a barber with his hair parted in the middle and hand-curled in front. In the shop was no literature but the Police Gazette, and in the showcase were six brands of stogies and one brand of five-cent cigars. Here Mr. Wallingford merely purchased a shave, reflecting that he could put a good germicide on his face when he returned to the hotel.

He began to grow impatient when he found that his third man kept a haberdashery, but, nevertheless, he went in. A clerk of the pale-eyed, lavender-tie type was gracing the front counter, but in the rear, at a little standing desk behind a neat railing, stood one who was unmistakably the proprietor, though he wore a derby hat cocked on his head and a big cigar cocked in the opposite corner of his mouth. Tossed on the back part of the desk was a race-track badge, and the man was studying a form sheet!

"Mr. Merrill, I believe," said Wallingford confidently approaching that gentleman and carelessly laying his left hand—the one with the three-carat diamond upon the third finger—negligently upon the rail.

Mr. Merrill's keen, dark-gray eyes rested first upon that three-carat ring, then upon the three-carat stone in Mr. Wallingford's carmine cravat, then upon Mr. Wallingford's jovial countenance with the multiplicity of smile wrinkles about the eyes, and Mr. Merrill himself smiled involuntarily.

"The same," he admitted.

"Mr. Merrill," propounded Wallingford, "how would you like to borrow from ten dollars to five thousand, for four years, without interest and without security?"

Mr. Merrill's eyes narrowed, and the flesh upon his face became quite firm.

"Not if I have to pay money for it," he announced, and the conversation would have ended right there had it not been for Wallingford's engaging personality, a personality so large and comprehensive that it made Mr. Merrill reflect that, though this jovial stranger was undoubtedly engineering a "skin game," he was quite evidently "no

piker," and was, therefore, entitled to courteous consideration.

"What you have to pay won't break you," said Wallingford, laughing, and presented a neatly engraved card conveying merely the name of The People's Mutual Bond and Loan Company, the fact that it was incorporated for a hundred thousand dollars, and that the capital was all paid in. "A loan bond," added Mr. Wallingford, "costs you one dollar, and the payments thereafter are a dollar and a quarter a week."

Mr. Merrill nodded as he looked at the card.

"I see," said he. "It's one of those pleasant little games, I suppose, where the first man in gets the money of the next dozen, and the last five thousand hold the bag."

"I knew you'd guess wrong," said Wallingford cheerfully. "The plan's entirely different. Everybody gets a chance. With every payment you sign a loan application and your receipt is numbered, giving you four numbered receipts in the month. Every month one-fourth of the loan fund is taken out for a grand annual distribution, and the balance is distributed in monthly loans."

"Oh!" exclaimed Mr. Merrill, the firmness of his

facial muscles relaxing and the cold look in his eyes softening. "A lottery? Now I'm listening."

"Well," replied Wallingford, smiling, "we can't call it that, you know."

"I'll take a chance," said Mr. Merrill.

Mr. Wallingford, with rare wisdom, promptly stopped argument and produced a beautifully printed "bond" from his pocket, which he made out in Mr. Merrill's name.

"I might add," said J. Rufus, after having taken another careful inspection of Mr. Merrill, "that you win the first prize, payable in the shape of food and drink. I'd like to have you take dinner with me at the hotel this evening."

Mr. Merrill, from force of habit, looked at his watch, then looked at Mr. Wallingford speculatively.

"Don't mind if I do," said he, quite well satisfied that the dinner would be pleasant.

In his own carpenter-shop Wallingford found Mr. Albert Wright at a foot-power circular-saw, with his hair and his eyebrows and his mustache full of the same fine, white wood dust that covered his overalls and jumper; and up over the saw, against the wall, was tacked the time-yellowed placard of a long-since-eaten strawberry festival. With his eyes and

his mind upon this placard, Mr. Wallingford explained his new boon to humanity: the great opportunity for a four-year loan, without interest or security, of from ten dollars to five thousand.

"But this is nothing more nor less than a lottery, under another name," objected Mr. Wright, poising an accusing finger, his eyes, too, unconsciously straying to the strawberry festival placard.

"Not a bit of it," denied Wallingford, shocked beyond measure. "It is merely a mutual benefit association, where a large number of people pool their small sums of money to make successive large ones. For instance, suppose that a hundred of you should band together to put in one dollar a week, the entire hundred dollars to go to a different member each week? Each one would be merely saving up a hundred dollars, but, in place of every one of the entire hundred of you having to wait a hundred weeks to save his hundred dollars, one of you would be saving it in one week, while the longest man in would only have to pay the hundred weeks. It is merely a device, Mr. Wright, for concentrating the savings of a large number of people."

Mr. Wright was forcibly impressed with Wallingford's illustration, but, being a very bright man, he

put that waving, argumentative finger immediately upon a flaw.

"Half of that hundred people would not stay through to the end, and somebody would get left," he objected, well pleased with himself.

"Precisely," agreed Mr. Wallingford. "That is just what our company obviates. Every man who drops out helps the man who stays in, by not having any claim upon the redemption fund. The redemption fund saves us from being a lottery. When you have paid in two hundred and fifty dollars your bond matures and you get your money back."

"Out of—" hesitated Mr. Wright, greatly perplexed.

"The redemption fund. It is supplied from returned loans."

Again the bright Mr. Wright saw a radical objection.

"Half of those people would not pay back their loans," said he.

"We figure that a certain number would not pay," admitted Wallingford, "but there would be a larger proportion than you think who would. For instance, you would pay back your loan at the end of four years, wouldn't you, Mr. Wright?"

Mr. Wright was hastily sure of it, though he became thoughtful immediately thereafter.

"So would a large majority of the others," Wallingford went on. "Honesty is more prevalent than you would imagine, sir. However, all our losses from this source will be made up by lapsation. *Lapsation!*"

Mr. Wallingford laid emphatic stress upon this vital principle and fixed Mr. Wright's mild blue eyes with his own glittering ones.

"A man who drops a payment on his bond gets nothing back—that is a part of his contract—and the steady investor reaps the benefit, as he should. Suppose you hold bond number ten; suppose at the time of maturity, bonds number three, five, six, eight and nine have lapsed, after having paid in from one-fourth to three-fourths of their money; that leaves only bonds one, two, four, seven and ten to be paid from the redemption fund. I don't suppose you understand how large a percentage of lapsation there is. Let me show you."

From his pocket Mr. Wallingford produced a little red book, showing how in industrial and fraternal insurance the percentage of lapsation amounts to a staggering percentage, thus reducing

by forfeited capital the cost of insurance in those organizations.

"So you see, Mr. Wright," concluded Wallingford, snapping shut the book and putting it in his pocket, "this, in the end, is only a splendid device for saving money and for using it while you are saving it."

On this ground, after much persuasion, he sold a bond to the careful Mr. Wright, and quit work for the day, well satisfied with his two dollars' commission. At a fifteen-dollar dinner that evening Mr. Merrill found him a good fellow, and, being interested not only in Wallingford's "lottery" but in Wallingford himself, gave him the names of a dozen likely members. Later he even went so far as to see some of them himself on behalf of the company.

Two days after that Mr. Wallingford called again on his careful carpenter, and from that gentleman secured a personal recommendation to a few friends of Mr. Wright's particular kind.

CHAPTER XI

WHEREIN BLACKIE DAW PLAYS A BRIEF CHARACTER
BIT

ANDY GROUT came into Doc Turner's office in a troubled mood, every down-drooping line in his acid countenance absolutely vertical.

"We've made a mistake," he squeaked. "This young Wallingford is a hustler, and he's doing some canvassing himself. In the past week he's taken at least forty members for his loan company, and every man Jack of them are old members of ours."

Doc Turner began rubbing his frosted hands together at a furious rate.

"Squinch has sold us out!" he charged. "He's let Wallingford copy that list on the sly!"

"No, I don't think so," said Grout, more lugubrious than ever. "I made some inquiries. You know, a lot of these fellows are customers of mine, and I find that he just happened to land on some of them in the first place. One recommends him to the

others, just as we got them. If we don't sell him that list right away he won't need it."

Together they went to Squinch and explained the matter, very much to that gentleman's discomfiture and even agitation.

"What's his plan of operation, anyhow?" complained Squinch.

"I don't understand it," returned Andy. "I found out this much, though: the members all expect to get rich as soon as the company starts operating."

Mr. Squinch pounded his long finger-tips together for some time while he pondered the matter.

"It might be worth while to have a share or two of stock in his company, merely to find out his complete plan," he sagely concluded. "If he's getting members that easy it's quite evident there is some good money to be made on the inside."

This was the unanimous opinion of the entire five members of the board of directors, and as each member was in positive pain on the subject of "good money on the inside," they called a meeting that very afternoon in Mr. Squinch's office, inviting Mr. Wallingford to attend, which he did with inward alacrity but outward indifference.

"Mr. Wallingford," said Mr. Squinch, "we have

about decided to accept your offer for our list, but before doing so we will have to ask you to explain to us the organization of your company."

"Very simple," Wallingford told them cheerfully. "It's incorporated for a hundred thousand dollars; a thousand shares of a hundred dollars each."

"All paid in?" Mr. Squinch wanted to know.

"All paid in," replied Mr. Wallingford calmly.

"Indeed!" commented Mr. Squinch. "Who owns the stock?"

"My four office assistants own one share each and I own the balance."

A smile pervaded the faces of all but one of the members of the board of directors of the defunct National Building and Loan Association. Even Tom Fester's immovable countenance presented a curiously strained appearance. Strange as it may seem, the dummy-director idea was no novelty in New Jersey.

"I take it, then, that the paid-in capitalization of the company is not represented in actual cash," said Mr. Squinch.

"No," admitted Wallingford cheerfully. "As a matter of fact, at our first meeting the directors paid

me ninety-five thousand dollars for my plan of operation."

Again broad smiles illuminated the faces of the four, and this time Tom Fester actually accomplished a smile himself, though the graining might be eternally warped.

"Then you started in business," sagely deduced Mr. Squinch, with the joined finger-tip attitude of a triumphant cross-examiner, "having but a total cash capitalization of five thousand dollars."

"Exactly," admitted Wallingford, chuckling. There was no reservation whatever about Mr. Wallingford. He seemed to regard the matter as a very fair joke.

"You are a very bright young man," Mr. Squinch complimented him, and that opinion was reflected in the faces of the others. "And what is your plan of loans, Mr. Wallingford?"

"Also very simple," replied the bright young man. "The members are in loan groups, corresponding to the lodges of secret societies, and, in fact, their meetings are secret meetings. Each member pays in a dollar and a quarter a week, and the quarter goes into the expense fund."

The five individually and collectively nodded their heads.

"Expense fund," interpolated Doc Turner, his blue-tipped nose wrinkling with the enjoyment transmitted from his whetting palms, "meaning yourself."

"Exactly," agreed Wallingford. "The dollar per week goes into the loan fund, but at the start there will be no loans made until there is a thousand dollars in the fund. Ten per cent. of this will be taken out for loan investigations and the payment of loan officers."

"Meaning, again, yourself," squeaked Andy Grout, his vertical lines making obtuse bends.

"Exactly," again agreed Wallingford. "Twenty-five per cent. goes to the grand annual loan, and the balance will be distributed in loans as follows: One loan of two hundred and fifty dollars, one loan of one hundred, one of fifty, four of twenty-five and fifteen of ten dollars each. These loans will be granted without other security than an unindorsed note of hand, payable in four years, without interest, and the loans will be made at the discretion of the loan committee, meeting in secret session."

Mr. Squinch drew a long breath.

"A lottery!" he exclaimed.

"Hush!" said J. Rufus, chuckling. "Impossible. Every man gets his money back. Each member takes out a bond which matures in about four years, if he keeps up his steady payments of a dollar and a quarter a week without lapsation beyond four weeks, which four weeks may be made up on additional payment of a fine of twenty-five cents for each delinquent week, all fines, of course, going into the expense fund."

Doc Turner's palms were by this time quite red from the friction.

"And how, may I ask, are these bonds to be redeemed?" asked Mr. Squinch severely.

"In their numbered order," announced Mr. Wallingford calmly, "from returned loans. When bond number one, for instance, is fully paid up, its face value will be two hundred and fifty dollars. If there is two hundred and fifty dollars in the redemption fund at that time—which the company, upon the face of the bonds, definitely refuses to guarantee, not being responsible for the honesty of its bondholders—bond number one gets paid; if not, bond number one waits until sufficient money has been returned to the fund, and number two—or number

five, say, if two, three and four have lapsed—waits its redemption until number one has been paid.”

A long and simultaneous sigh from five breasts attested the appreciation of his auditors for Mr. Wallingford's beautiful plan of operation.

“No,” announced Mr. Squinch, placing his fingertips ecstatically together, “your plan is not a lottery.”

“Not by any means,” agreed Doc Turner, rubbing his palms.

Jim Christmas, who never committed himself orally if he could help it, now chuckled thickly in his throat, and the scarlet network upon his face turned crimson.

“I think, Mr. Wallingford,” said Mr. Squinch, “I think that we will accept your offer of two shares of stock each for our list.”

Mr. Wallingford, having succeeded in giving these gentlemen a grasping personal interest in his profits, diplomatically withheld his smile for a private moment, and, turning over to each of the five gentlemen two shares of his own stock in the company, accepted the list. Afterward, in entering the item in his books, he purchased for the company, from himself, ten shares of stock for one thousand

dollars, paying himself the cash, and charged the issue of stock to the expense fund. Then he sat back and waited for the next move.

It could not but strike such closely calculating gentlemen as the new members that here was a concern in which they ought to have more than a paltry two shares each of stock. Each gentleman, exercising his rights as a stock-holder, had insisted on poring carefully over the constitution and by-laws, the charter, the "bonds," and all the other forms and papers. Each, again in his capacity of stock-holder, had kept careful track of the progress of the business, of the agents that were presently put out, and of the long list of names rapidly piling up in the card-index; and each made hints to J. Rufus about the purchase of additional stock, becoming regretful, however, when they found that the shares were held strictly at par.

In this triumphant period Wallingford was aggravatingly jovial, even exasperating, in the crowing tone he took.

"How are we getting along? Fine!" he declared to each stock-holder in turn. "Inside of six months we'll have a membership of ten thousand!" And they were forced to believe him,

Probably none of the ex-members of the defunct loan association was so annoyed over the condition of affairs as Ebenezer Squinch, nor so nervously interested.

"I thought you intended to begin collecting your weekly payments when you had two hundred and fifty members," he protested to Wallingford, "but you have close to five hundred now."

"That's just the point," explained Wallingford. "I'm doing so much better than I thought that I don't intend to start the collections until I have a full thousand, which will let me have four thousand in the very first loan fund, making two hundred and fifty a week to the expense fund and a hundred a week for the loan committee, besides one thousand dollars toward the grand annual distribution. That will give me twenty-six hundred to be divided in one loan of a thousand, one of five hundred, one of two hundred and fifty, two of a hundred, four of fifty, ten of twenty-five, and twenty of ten dollars each; a grand distribution of thirty-nine loans in all. That keeps it from being a piker bet; and think what the first distribution and every distribution will do toward getting future membership! And they'll grow larger every month. I don't think it'll take me

all that six months to get my ten thousand members."

Mr. Squinch, over his tightly pressed finger-tips, did a little rapid figuring. A membership of ten thousand would make a total income for the office, counting expense fund and loan committee fund, of three thousand five hundred per week, steadily, week in and week out, with endless possibilities of increase.

"And what did you say you would take for a half interest?" he asked.

"I didn't say," returned Wallingford, chuckling, "because I wouldn't sell a half interest under any consideration. I don't mind confessing to you, though, that I do need some money at once, so much so that I would part with four hundred and ninety-nine shares, right now, and for spot cash, for a lump sum of twenty-five thousand dollars."

"Bound to keep control himself," Mr. Squinch reported to his *confrères*, after having reluctantly confessed to himself that he could not take care of the proposition alone. "I don't blame him so much, either, for he's got a vast money-maker."

"Money without end," complained Andy Grout, his mouth stretching sourly down to the shape of a

narrow croquet wicket; "and the longer we stay out of this thing the more money we're losing. It's better than any building-loan."

There was a curious hesitation in Andy Grout's voice as he spoke of the building-loan, for he had been heartbroken that they had been compelled to give up this lucrative business, and he was not over it yet.

Doc Turner rubbed his perpetually lifeless hands together quite slowly.

"I don't know whether we're losing money or not," he interjected. "There is no question but that Wallingford will make it, but I suppose you know why he won't sell a half interest."

"So he won't lose control," said Squinch, impatient that of so obvious a fact any explanation should be required.

"But why does he want to keep control?" persisted Doc Turner. "Why, so he can vote himself a big salary as manager. No matter how much he made we'd get practically no dividends."

It was shrewd Andy Grout whose high squeak broke the long silence following this palpable fact.

"It seems to me we're a lot of plumb idiots, anyhow," he shrilled. "He wants twenty-five thousand

for less than fifty per cent. of the stock. That's five thousand apiece for us. I move we put in the five thousand dollars apiece, but start a company of our own."

Mr. Grout's suggestion was a revelation which saved Jim Christmas from bursting one of his red veins in baffled cupidity. Negotiations with Mr. Wallingford for any part of his stock suddenly ceased. Instead, within a very short time there appeared upon the door of the only vacant office left in the Turner block, the sign: "The People's Co-operative Bond and Loan Company."

Mr. Wallingford did not seem to be in the slightest degree put out by the competition. In fact, he was most friendly with the new concern, and offered Doc Turner, who had been nominated manager of the new company, his assistance in arranging his card-index system, or upon any other point upon which he might need help.

"There's room enough for all of us," he said cheerfully. "Of course, I think you fellows ought to pay me a royalty for using my plan, but there's no way for me to compel you to do it. There's one thing we ought to do, however, and that is to take steps to prevent a lot of other companies from jump-

ing in and spoiling our field. I think I'll get right after that myself. I have a pretty strong pull in the state department."

They were holding this conversation three days after the sign went up, and Mr. Squinch, entering the office briskly to report a new agent that he had secured, frowned at finding Mr. Wallingford there. Business was business with Mr. Squinch, and social calls should be discouraged. Before he could frame his objection in words, however, another man entered the office, a stranger, a black-haired, black-eyed, black-mustached young man, of quite ministerial appearance indeed, as to mere clothing, who introduced himself to Doc Turner as one Mr. Clifford, and laid down before that gentleman a neatly folded parchment, at the same time displaying a beautiful little gold-plated badge.

"I am the state inspector of corporations," said Mr. Clifford, "and this paper contains my credentials. I have come to inspect your plan of operation, and to examine all printed forms, books and minutes."

Mr. Wallingford rose to go, but a very natural curiosity apparently led him to remain standing, while Doc Turner, with a troubled glance at

Ebenezer Squinch, rose to collect samples of all the company's printed forms for the representative of the law.

Mr. Wallingford sat down again.

"I might just as well stay," he observed to Doc Turner, "because my interests are the same as yours."

Mr. Clifford looked up at him with a very sharp glance, as both Mr. Turner and Mr. Squinch took note. At once, however, Mr. Clifford went to work. In a remarkably short space of time, seeming, indeed, to have known just where to look for the flaw, he pointed out a phrase in the "bond," the phrase pertaining to the plan of redemption.

"Gentlemen," said he gravely, "I am very sorry to say that the state department can not permit you to do business with this bond, and that any attempt to do so will result in the revoking of your charter. I note that this is bond number one, and assume from this fact that you have not yet sold any of them. You are very lucky indeed not to have done so."

A total paralysis settled upon Messrs. Turner and Squinch, a paralysis which was only relieved by the counter-irritant of Wallingford's presence. To him

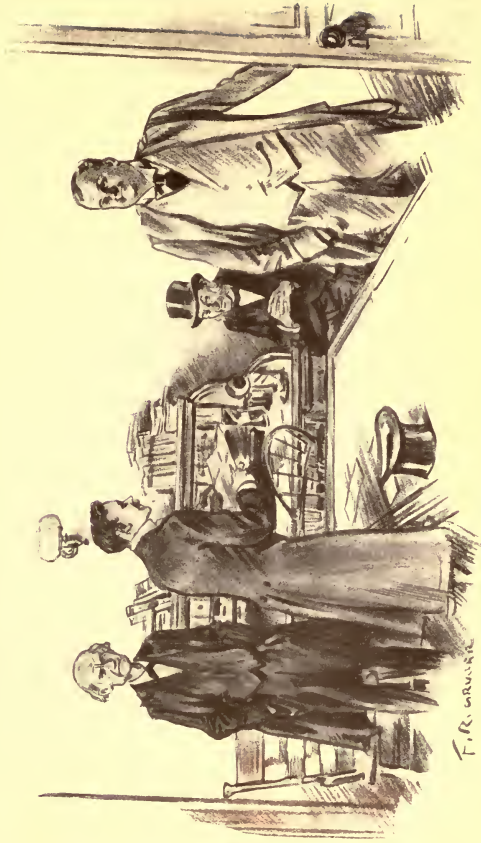
Mr. Squinch made his first observation, and it was almost with a snarl.

"Seems to me this rather puts a spoke in your wheel, too, Wallingford," he observed.

"Is this Mr. Wallingford?" asked Mr. Clifford, suddenly rising with a cordial smile. "I am very glad indeed to meet you, Mr. Wallingford," he said as he shook hands with that gentleman. "They told me about you at the state department. As soon as I've finished here I'll drop in to look at your papers, just as a matter of form, you know."

"If you refuse to let us operate," interposed Mr. Squinch in his most severely legal tone, "you will be compelled to refuse Mr. Wallingford permission to operate also!"

"I am not so sure about that," replied Mr. Clifford suavely. "The slightest variation in forms of this sort can sometimes make a very great difference, and I have no doubt that I shall find such a divergence; no doubt whatever! By the way, Wallingford," he said, turning again to that highly pleased gentleman, "Jerrold sent his respects to you. He was telling me a good story about you that I'll have to go over with you by and by. I want you to take dinner with me to-night, anyhow."



"I shall be very much pleased," said Wallingford

Jerrold was the state auditor.

"I shall be very much pleased," said Wallingford. "I'll just drop into the office and get my papers laid out for you."

"All right," agreed Mr. Clifford carelessly. "I don't want to spend much time over them."

Other fatal flaws Mr. Clifford found in the Turner and Company plan of operation, and when he left the office of The People's Coöperative Bond and Loan Company, the gentlemen present representing that concern felt dismally sure that their doom was sealed.

"We're up against a pull again," said Doc Turner despondently. "It's the building-loan company experience all over again. You can't do anything any more in this country without a pull."

"And it won't do any good for us to go up to Trenton and try to get one," concluded Mr. Squinch with equal despondency. "We tried that with the building-loan company and failed."

In the office of The People's Mutual Bond and Loan Company there was no despondency whatever, for Mr. Wallingford and the dark-haired gentleman who had given his name as Mr. Clifford were shaking hands with much glee.

"They fell for it like kids for a hoky-poky cart, Blackie," exulted Wallingford. "They're in there right this minute talking about the cash value of a pull. That was the real ready-money tip of all the information I got from old Colonel Fox."

They had lit cigars and were still gleeful when a serious thought came to Mr. Clifford, erstwhile Mr. Daw.

"This is a dangerous proposition, though, J. Rufus," he objected. "Suppose they actually take this matter up with the state department? Suppose they even go there?"

"Well, they can't prove any connection between you and me, and you will be out of the road," said Wallingford. "I don't mind confessing that it's nearer an infraction of the law than I like, though, and hereafter I don't intend to come so close. It isn't necessary. But in this case there's nothing to fear. These lead-pipe artists are scared so stiff by their fall-down on the building-loan game that they'll take their medicine right here and now. They'll come to me before to-morrow night, now that I've got them, to collect their money in a wad in the new company. They might even start work to-night."

He rose from the table in his private office and went to the door.

"Oh, Billy!" he called.

A sharp-looking young fellow with a pen behind his ear came from the other room.

"Billy, here's a hundred dollars for you," said Wallingford.

"Thank you," said Billy. "Who's to be thugged?"

"Nobody," replied Wallingford, laughing. "It's just a good-will gift. By the way, if Doc Turner or any of that crowd back there makes any advances to you to buy your share of stock, sell it to them, and you're a rank sucker if you take less than two hundred for it. Also tell them that you can get three other shares from the office force at the same price."

Billy, with great deliberation, took a pin from the lapel of his coat and pinned his hundred-dollar bill inside his inside vest pocket, then he winked prodigiously, and without another word withdrew.

"He's a smart kid," said Blackie.

CHAPTER XII

WALLINGFORD IS FROZEN OUT OF THE MANAGEMENT OF HIS OWN COMPANY

IN the old game of "pick or poe" one boy held out a pin, concealed between his fingers, and the other boy guessed whether the head or point was toward him. It was a great study in psychology. The boy who held the pin had to do as much guessing as the other one. Having held forward heads the first time, should he reverse the pin the second time, or repeat heads? In so far as one of the two boys correctly gaged the elaborateness of the other's mental process he was winner. At the age when he played this game Wallingford usually had all the pins in school. Now he was out-guessing the Doc Turner crowd. He had foreseen every step in their mental process; he had foreseen that they would start an opposition company; he had foreseen their extravagant belief in his "pull," knowing what he did of their previous experience, and he

had foreseen that now they would offer to buy up the stock held by his office force, so as to secure control, before opening fresh negotiations for the stock he had offered them.

That very night Doc Turner called at the house of Billy Whipple to ask where he could get a good bird-dog, young Whipple being known as a gifted amateur in dogs. Billy, nothing loath, took Doc out to the kennel, where, by a fortunate coincidence, of which Mr. Turner had known nothing, of course, he happened to have a fine set of puppies. These Mr. Turner admired in a more or less perfunctory fashion.

"By the way, Billy," he by and by inquired, "how do you like your position?"

"Oh, so-so," replied Billy. "The job looks good to me. Wallingford has started a very successful business."

"How much does he pay you?"

Billy reflected. It was easy enough to let a lie slip off his tongue, but Turner had access to the books.

"Twenty-five dollars a week," he said.

"You owe a lot to Wallingford," observed Mr. Turner. "It's the best pay you ever drew."

"Yes, it is pretty good," admitted Billy; "but I don't owe Wallingford any more than I owe myself."

In the dark Mr. Turner slowly placed his palms together.

"You're a bright boy," said Mr. Turner. "Billy, I don't like to see a stranger come in here and gobble up the community's money. It ought to stay in the hands of home folks. I'd like to get control of that business. If you'll sell me your share of stock I might be able to handle it, and if I can I'll advance your wages to thirty-five dollars a week."

"You're a far pleasanter man than Wallingford," said Billy amiably. "You're a smarter man, a better man, a handsomer man! When do we start on that thirty-five?"

"Very quickly, Billy, if you feel that way about it." And the friction of Mr. Turner's palms was perfectly audible. "Then I can have your share of stock?"

"You most certainly can, and I'll guarantee to buy up three other shares in the office if you want them."

"Good!" exclaimed Turner, not having expected to accomplish so much of his object so easily. "The

minute you lay me down those four shares I'll hand you four hundred dollars."

"Eight," Billy calmly corrected him. "Those shares are worth a hundred dollars apiece any place now. Mine's worth more than two hundred to me."

"Nonsense," protested the other. "Tell you what I'll do, though. I'll pay you two hundred dollars for your share and a hundred dollars apiece for the others."

"Two," insisted Billy. "We've talked it all over in the office, and we've agreed to pool our stock and stand out for two hundred apiece, if anybody wants it. As a matter of fact, I have all four shares in my possession at this moment," and he displayed the certificates, holding up his lantern so that Turner could see them.

The sight of the actual stock, the three other shares which the astute Billy had secured on the promise of a hundred and fifty dollars per share immediately after Wallingford's pointer, clenched the business.

It was scarcely as much a shock to Wallingford as the Turner crowd had expected it to be when those gentlemen, having purchased four hundred and ninety-nine shares of Wallingford's stock at his

own price, sat in the new stock-holders' meeting, at the reorganization upon which they had insisted, with five hundred and three shares, and J. Rufus made but feeble protest when the five of them, voting themselves into the directorate, decided to put the founder of the company on an extremely meager salary as assistant manager, and Mr. Turner on a slightly larger salary as chief manager.

"There's no use of saying anything," he concluded philosophically. "You gentlemen have played a very clever game and I lose; that's all there is to it."

He thereupon took up the burden of the work and pushed through the matter of new memberships and of collections with a vigor and ability that could not but commend itself to his employers. The second week's collections were now coming in, and it was during the following week that a large hollow wheel with a handle and crank, mounted on an axle like a patent churn, was brought into the now vacated room of the defunct People's Coöperative Bond and Loan Company.

"What's this thing for?" asked Wallingford, inspecting it curiously.

"The drawing," whispered Doc Turner.

"What drawing?"

"The loans."

"You don't mean to say that you're going to conduct this as a lottery?" protested Wallingford, shocked and even distressed.

"Sh! Don't use that word," cautioned Turner. "Not even among ourselves. You might use it in the wrong place some time."

"Why not use the word?" Wallingford indignantly wanted to know. "That's what you're preparing to do! I told you in the first place that this was not by any means to be considered as a lottery; that it was not to have any of the features of a lottery. Moreover, I shall not permit it to be conducted as a lottery!"

Doc Turner leaned against the side of the big wooden wheel and stared at Wallingford in consternation.

"What's the matter with you?" he demanded. "Have you gone crazy, or what?"

"Sane enough that I don't intend to be connected with a lottery! I have conscientious scruples about it."

"May I ask, then, how you propose to decide these so-called loans?" inquired Turner, with palm-rubbing agitation.

"Examine the records of the men who have made application," explained Wallingford; "find out their respective reputations for honesty, reliability and prompt payment, and place the different loans, according to that information, in as many different towns as possible."

Doc Turner gazed at him in scorn for a full minute.

"You're a damned fool!" he declared. "Why, you yourself intended to conduct this as a secret society, and I had intended to have representatives from at least three of the lodges attend each drawing."

To this Wallingford made no reply, and Turner, to ease his mind, locked the door on the lottery-wheel and went in to open the mail. It always soothed him to take money from envelopes. A great many of the letters pertaining to the business of the company were addressed to Wallingford in person, and Turner slit open all such letters as a matter of course. Half-way down the pile he opened one, addressed to Wallingford, which made him gasp and re-read. The letter read:

DEAR JIM:

They have found out your new name and where you are, and unless you get out of town on the first

train they'll arrest you sure. I don't need to remind you that they don't hold manslaughter as a light offense in Massachusetts.

Let me know your new name and address as soon as you have got safely away. YOUR OLD PAL.

Doc Turner's own fingers were trembling as he passed this missive to Wallingford, whose expectant eyes had been furtively fixed upon the pile of letters for some time.

"Too bad, old man," said Turner, tremulously aghast. "Couldn't help reading it."

"My God!" exclaimed Wallingford most dramatically. "It has come at last, just as I had settled down to lead a quiet, decent, respectable life, with every prospect in my favor!" He sprang up and looked at his watch. "I'll have to move on again!" he dismally declared; "and I suppose they'll chase me from one cover to another until they finally get me; but I'll never give up! Please see what's coming to me, Mr. Turner; you have the cash in the house to pay me, I know; and kindly get my stock certificates from the safe."

Slowly and thoughtfully Turner took from the safe Wallingford's four hundred and ninety-seven shares of stock, in four certificates of a hundred

shares each, one of fifty and one of forty-seven. Wallingford hurried them into an envelope, sitting down to write the address upon it.

"What are you going to do with those?" asked Turner with a thoughtful frown.

"Send them to my friend in Boston and have him sell them for what he can get," replied Wallingford with a sigh. "If the purchasers send any one here to find out about the business, you'll, of course, give them every facility for investigation."

"To be sure; to be sure," returned Turner. "But, say—"

He paused a moment, and Wallingford, in the act of writing a hasty note to go with the stock certificates, hesitated, his pen poised just above the paper.

"What is it?" he asked.

"You'll probably have to sell those shares at a sacrifice, Wallingford."

"I have no doubt," he admitted.

Doc Turner's palms rubbed out a slow decision while Wallingford scratched away at his letter.

"Um-m-m-m-m-m—I say!" began Turner gropingly. "Rather than have those shares fall into the hands of strangers we might possibly make you

an offer for them ourselves. Wait till I see Squinch."

He saw Squinch, he saw Tom Fester, he telephoned to Andy Grout, and the four of them gathered in solemn conclave. The consensus of the meeting was that if they could secure Wallingford's shares at a low enough figure it was a good thing. Not one man among them but had regretted deeply the necessity of sharing any portion of the earnings of the company with Wallingford, or with one another, for that matter. Moreover, new stock-holders might "raise a rumpus" about their methods of conducting the business, as Wallingford had started to do. Gravely they called Wallingford in.

"Wallingford," said Mr. Squinch, showing in his very tone his disrespect for a criminal, "Mr. Turner has acquainted us with the fact that you are compelled to leave us, and though we already have about as large a burden as we can conveniently carry, we're willing to allow you five thousand dollars for your stock."

"For four hundred and ninety-seven shares! Nearly fifty thousand dollars' worth!" gasped Wallingford, "and worth par!"

"It is a debatable point," said Mr. Squinch, plac-

ing his finger-tips together, and speaking with cold severity, "as to whether that stock is worth par or not at the present moment. I should say that it is not, particularly the stock that *you* hold."

"Even at a sacrifice," insisted Wallingford, "my friend ought to be able to get fifty dollars a share for me."

"You must remember, Mr. Wallingford," returned the severe voice, "that you are not so free to negotiate as you seemed to be an hour or so ago. In a word, you are a fugitive from justice, and I don't know, myself, but what our duty, anyhow, would be to give you up."

Not one man there but would have done it if it had been to his advantage.

"You wouldn't do that!" pleaded Wallingford, most piteously indeed. "Why, gentlemen, the mere fact that I am in life-and-death need of every cent I can get ought to make you more liberal with me; particularly in view of the fact that I made this business, that I built it up, and that all its profits that you are to reap are due to me. Why, at twenty thousand the stock would be a fine bargain."

This they thoroughly believed—but business is business!

"Utterly impossible," said Mr. Squinch.

The slyly rubbing palms of Mr. Turner, the down-shot lines of Andy Grout's face, the compressed lips of Tom Fester, all affirmed Mr. Squinch's decided negative.

"Give me fifteen," pleaded Wallingford. "Twelve—ten."

They would not. To each of these proposals they shook emphatic heads.

"Very well," said Wallingford, and quietly wrote an address on the envelope containing his certificates. He tossed the envelope on the postal scales, sealed it, took stamps from his drawer and pasted them on. "Then, gentlemen, good day."

"Wait a minute," hastily protested Mr. Squinch. "Gentlemen, suppose we confer a minute."

Heads bent together, they conferred.

"We'll give you eight thousand dollars," said Squinch as a result of the conference. "We'll go right down and draw it out of the bank in cash and give it to you."

There was not a trace of hesitation in Wallingford.

"I've made my lowest offer," he said. "Ten thousand or I'll drop these in the mail box."

They were quite certain that Wallingford meant business, as indeed he did. He had addressed the envelope to Blackie Daw and he was quite sure that he could make the shares worth at least ten thousand.

Once more they conferred.

"All right," agreed Mr. Squinch reluctantly. "We'll do it—out of charity."

"I don't care what it's out of, so long as I get the money," said Wallingford.

In New York, where Wallingford met Blackie Daw by appointment, the latter was eager to know the details.

"The letter did the business, I suppose, eh, Wallingford?"

"Fine and dandy," assented Wallingford. "A great piece of work, and timed to the hour. I saw the envelope in that batch of mail before I made my play."

"Manslaughter!" shrieked Blackie by and by. "On the level, J. Rufus, did you ever kill anything bigger than a mosquito?"

"I don't know. I think I made quite a sizable killing down in Doc Turner's little old town," he said complacently.

"I don't think so," disputed Blackie thoughtfully. "I may be a cheese-head, but I don't see why you sold your stock, anyhow. Seems to me you had a good graft there. Why didn't you hold on to it? It was a money-maker."

"No," denied Wallingford with decision. "It's an illegal business, Blackie, and I won't have anything to do with an illegal business. The first thing you know that lottery will be in trouble with the federal government, and I'm on record as never having conducted any part of it after it became a lottery. Another thing, in less than a year that bunch of crooks will be figuring on how to land the capital prize for themselves under cover. No, Blackie, a quick turn and legal safety for mine, every time. It pays better. Why, I cleaned up thirty thousand dollars net profit on this in three months! Isn't that good pay?"

"It makes a crook look like a fool," admitted Blackie Daw.

CHAPTER XIII

BEAUTY PHILLIPS STEPS INTO THE SPOT-LIGHT FOR HER GRAND SPECIALTY

OF course Blackie got his "bit" out of the spoils and hurried away to pursue certain fortune-making plans of his own, while young Wallingford, stopping in New York, prepared as elaborately to spend one. It was some trouble at first to find the most expensive things in New York, but at last he located them in the race-track and in Beauty Phillips, the latter being the moderately talented but gorgeous "hit" of *The Pink Canary*; and the thoroughbreds and Beauty made a splendid combination, so perfect in their operations that one beautiful day Wallingford awoke to the fact that the time had almost arrived to go to work. At the moment he made this decision, the Beauty, as richly colored and as expressionless as a wax model, was sitting at his side in the grand-stand, with her eyes closed, jabbing a hole at random in the card of the fifth race.

"Bologna!" exclaimed Wallingford, noting where the fateful pin-hole had appeared. "It's a nice comic-supplement name; but I'll go down to the ring and burn another hundred or so on him."

The band broke into a lively air, and the newest sensation of Broadway, all in exquisite violet from nodding plume to silken hose, looked out over the sunlit course in calm rumination. Her companion, older but not too old, less handsome but not too ill-favored, less richly dressed but not too plainly, nudged her.

"There goes your Money and Moonshine song again, dearie," she observed.

Still calmly, as calmly as a digestive cow in pleasant shade, the star of *The Pink Canary* replied:

"Don't you see I'm trying not to hear it, mother?"

The eyes of "Mrs. Phillips" narrowed a trifle, and sundry tiny but sharp lines, revealing much but concealing more, flashed upon her brow and were gone. J. Rufus glanced in perplexity at her as he had done a score of times, wondering at her self-repression, at her unrevealed depths of wisdom, at her clever acting of a most difficult rôle; for Beauty Phillips, being a wise young lady and having no convenient mother of her own, had hired one, and

by this device was enabled to remain as placidly Platonic as a plate of ice-cream. Well, it was worth rich gifts merely to be seen in proprietorship of her at the supper places.

Wallingford rose without enthusiasm.

"Bologna won't win!" he announced with resigned conviction.

"Sure not!" agreed Beauty Phillips. "Bologna will stop to think at the Barrier, and finish in the road of the next race."

"Bologna has to win," Wallingford rejoined, disputing both her and himself. "There's only a little over a thousand left in your Uncle Jimmy's bank-roll."

"And you had over forty thousand when Sammy Harrison introduced us," said the Beauty with a sigh. "Honest, Pinky, somebody has sure put a poison curse on you. You're a grand little sport, but on the level, I'm afraid to trail around with you much longer. I'm afraid I'll lose my voice or break a leg."

"Old pal," agreed J. Rufus, "the hex is sure on me, and if I don't walk around my chair real quick, the only way I'll get to see you will be to buy a gallery seat."

"I was just going to talk with you about that, Jimmy," stated the Beauty seriously. "You've been a perfect gentleman in every respect, and I will say I never met a party that was freer with his coin; but I've got to look out for my future. I won't always be a hit, and I've got to pick out a good marrying proposition while the big bouquets grow with my name already on 'em. Of course, you know, I couldn't marry you, because nothing less than a million goes. If you only had the money now—"

She looked up at him with a certain lazy admiration. He was tremendously big; and rather good-looking, too, she gaged, although the blue eyes that were set in his jovial big countenance were entirely too small.

In reply to her unfinished sentence J. Rufus chuckled.

"Don't you worry about that, little one," said he. "I only wear you on my arm for the same reason that I wear this Tungsten-light boulder in my neck-tie: just to show 'em I'm the little boy that can grab off the best there is in the market. Of course it'd be fine and dandy to win you for keeps, but I know where you bought your ticket for, long ago. You'll end by getting your millionaire. In six months he'll

go dippy over some other woman, and then you'll get your alimony, which is not only a handy thing to have around the house, but proves that you're perfectly respectable."

"You've got some good ideas, anyhow," she complimented him, and then she sighed. "The only trouble is, every time one lines up that I think'll do, I find he's got a wife hid away some place."

"And it isn't set down in her lines to fix up alimony for some other woman," commented the pseudo Mrs. Phillips.

A couple of men, one nattily dressed and with curly hair, and the other short and fat and wearing a flaming waistcoat, passed on their way down to the betting-shed and carelessly tipped their hats.

"Do you know those two cheaps?" she inquired, eying their retreating backs with disfavor.

Again Wallingford chuckled.

"Know them!" he replied. "I should say I do! Green-Goods Harry Phelps and Badger Billy Banting? Why, they and their friends, Short-Card Larry Teller and Yap Pickins, framed up a stud poker game on me the first week I hit town, with the lovely idea of working a phoney pinch on me; but I got a real cop to hand them the triple cross, and

took five thousand away from them so easy it was like taking four-o'clock milk from a doorstep."

"I'm glad of it," she said, with as much trace of vindictiveness as her beauty specialist would have permitted. "They're an awful low-class crowd. They came over to my table one night in Shirley's, after I'd met them only once, and butted in on a rich gentleman friend of mine from Washington. They run up an awful bill on him and never offered even to buy cigars, and then when he was gone for a minute to pick out our wagon, they tried to get fresh with me right in front of mother. I'm glad somebody stung 'em."

A very thick-set man, with an inordinately broad jaw and an indefinable air of blunt aggressiveness, came past them and nodded to J. Rufus with a grudging motion toward his shapeless slouch hat.

"Who's that?" she asked.

"Jake Block," he replied. "A big owner with so much money he could bed his horses in it, and an ingrowing grouch that has put a crimp in his information works. He's never been known to give out a tip since he was able to lisp 'mamma.' He eats nothing but *table d'hôte* dinners so he won't have to tell the waiters what he likes."

Jake Block, on some brief errand to the press box, returned just as J. Rufus was starting down to the betting-shed, and he stopped a moment.

"How are you picking them to-day, Wallingford?" he asked perfunctorily, with his eye on Beauty Phillips.

"Same way," confessed Wallingford. "I haven't cashed a ticket in the meeting. I have the kind of luck that would scale John D. Rockefeller's bank-roll down to the size of a dance-program lead pencil."

"Well," said Jake philosophically, his eyes still on the Beauty, "sometimes they come bad for a long time, and then they come worse."

At this bit of wisdom J. Rufus politely laughed, and the silvery voice of Beauty Phillips suddenly joined his own; whereupon J. Rufus, taking the hint, introduced Mr. Block to Miss Phillips and her mother. Mr. Block promptly sat down by them.

"I've heard a lot about you," he began, "but I've not been around to see *The Pink Canary* yet. I don't go to the theater much."

"You must certainly see my second-act turn. I sure have got them going," the Beauty asserted modestly. "What do you like in this race, Mr. Block?"

"I don't like anything," he replied almost gruffly. "I never bet outside of my own stable."

"We're taking a small slice of Bologna," she informed him. "I suppose he's about the—the wurst of the race. Guess that's bad, eh? I made that one up all by myself, at that. I think I'll write a musical comedy next. But how do you like Bologna?" she hastily added, her own laugh freezing as she saw her feeble little joke passed by in perplexity.

"You never can tell," he replied evasively. "You see, Miss Phillips, I never give out a tip. If you bet on it and it don't win you get sore against me. If I hand you a winner you'll tell two or three people that are likely to beat me to it and break the price before I can get my own money down."

Beauty Phillips' wide eyes narrowed just a trifle.

"I guess it's all the same," remarked J. Rufus resignedly. "If you have a hoodoo over you you'll lose anyhow. I've tried to pick 'em forty ways from the ace. I've played with the dope and against it and lost both ways. I've played hunches and copered hunches, and lost both ways. I've played hot information straight and reverse, and lost both ways. I've nosed into the paddock and made a lifetime hit with stable boys, jockeys, trainers, clockers and

even owners, but every time they handed me a sure one I got burned. Any horse I bet on turns into a crawfish."

The saddling bell rang.

"You'd better hurry if you want to get a bet on Sausage," admonished the beautiful one, and J. Rufus, excusing himself, made his way down to the betting-shed, where he was affectionately known as The Big Pink, not only on account of his complexion but on account of the huge carnation Beauty Phillips pinned on him each day.

At the first book he handed up three one-hundred-dollar bills.

"A century each way on Bologna," he directed.

"Welcome to our city!" greeted the red-haired man on the stool, and then to the ticket writer: "Twelve hundred to a hundred, five hundred to a hundred, and two hundred to a hundred on Bologna for The Big Pink. Johnnie, you will now rub prices on Bologna and make him fifteen, eight and three; then run around and tell the other boys that The Big Pink's on Bologna, and it's a pipe for the books at any odds."

Wallingford chuckled good-naturedly. In other days he would have called that bit of pleasantry by

taking another hundred each way across, at the new odds, but now his funds were too low.

"Some of these days, Sunset," he threatened the man on the stool, "I'll win a bet on you and you'll drop dead."

"I'll die rich if your wad only holds out till then," returned Sunset, laughing.

With but very little hope J. Rufus returned to the grand-stand, where royalty sat like a warm and drowsy garment upon Beauty Phillips; for Beauty was on the stage a queen, and outside of working-hours a princess. Jake Block was still there, and making himself agreeable to a degree that surprised even himself, and he was there yet when Bologna, true to form, came home contentedly following the field. He joined them again at the close of the sixth race, when Carnation, a horse which the Beauty had picked because of his name, was just nosed out of the money, and he walked with them down to the carriage gate. As Block seemed reluctant to leave, he was invited to ride into the city in the automobile J. Rufus had hired by the month, and accepted that invitation with alacrity. He also accepted their invitation to dinner, and during that meal he observed:

"I think, Miss Phillips, I'll go around and see *The Pink Canary* to-night, and after the show I'd like to have you and your mother and Wallingford take supper with me, if you have no other engagement."

"Sure," said Beauty Phillips, too eagerly for Wallingford's entire comfort; and so it was settled.

Wallingford, although he had seen the show until it made him deathly weary, went along and sat with Block in a stage box. During one of the dull spots the horseman turned to his companion very suddenly.

"This Beauty Phillips could carry an awful handicap and still take the Derby purse," he announced. "She beats any filly of her hands and age I ever saw on a card."

"She certainly does," assented J. Rufus, suave without, but irritated within.

"I see you training around with her all through the meet. Steady company, I guess."

"Oh, we're very good friends; that's all," replied Wallingford with such nonchalance as he could muster.

"Nothing in earnest, then?"

"Not a thing."

"Then I believe I will enter the handicap myself, that is if you don't think you can haul down the purse."

"Go in and win," laughed J. Rufus, concealing his trace of self-humiliation. He had no especial interest in Beauty Phillips, but he did not exactly like to have her taken away from him. It was too much in evidence that he was a loser. However, he was distinctly "down and out" just now, for Beauty Phillips quite palpably exerted her fascinations in the direction of that box, and Jake Block was most obviously "hooked;" so much so that at supper he revealed his interest most unmistakably, and parted from them reluctantly at the curb, feeling silly but quite determined.

Wallingford made no allusion to Miss Phillips' capture of the horseman, even after they had reached the flat, where he had gained the rare privilege of calling, and where the Beauty's "mother" always remained in the parlor with them, awake or asleep.

Rather sheepishly, J. Rufus produced from his pocket a newspaper clipping of the following seductive advertisement, which he passed over to the Beauty:

BOSTON.

Yesterday we slipped across, for the benefit of our happy New York and Brooklyn subscribers, that juicy watermelon, *Breezy*, a ten to one shot and the play on this section of hot dog was so strong it put a crimp in the bookies as deep as the water jump. To-morrow we have another lallapalooza at long odds that will waft under the wire and have the blanket on about the time the field is kicking dust at the barrier. This peacherino has been under cover throughout the meeting, but to-morrow it will be ripe and you want to get in on the killing.

Will wire you the name of this pippin for five dollars; full service twenty dollars a week.

NATIONAL CLOCKERS' ASSOCIATION.

"I fell for this," he explained, after she had read it with a sarcastic smile; "poked a fi'muth in a letter cold, and let 'em have it."

The Beautiful One regarded him with pity.

"Honest, Pinky," she commented, "your soft spot's growing. If you don't watch out the specialists'll get you. Do you suppose that if these cheap touts had such hot info. as that, they'd peddle it out, in place of going down to the track and coming back with all the money in the world in their jeans?"

"Sure not," said he patiently. "They don't know any more about it than the men who write the form sheets; but we've tried everything from stable-dope

to dreaming numbers and can't get one of them to run for us. So I'm taking a chance that the National Strong Arm Association might shut their eyes in the dark and happen to pass me the right name without meaning it."

"There's some sense to that," admitted the Beauty reflectively. "You'll get the first wire to-morrow morning, won't you? Just my luck. It's *matinée* day and I'd like to see you try it."

"That's all right," said J. Rufus. "I'll have the money to show you as a surprise at dinner."

The Beauty hesitated.

"I—I'm engaged for dinner to-morrow," she stated, half reluctantly.

He was silent a moment.

"Block? That means supper, too."

"Yes. You see, Jimmy, I've just got to give 'em all a try-out."

"Of course," he admitted. "But he won't do. I'll bet you a box of gloves against a box of cigars."

"I won't bet you," she replied, laughing. "I've got a hunch that I'd lose."

CHAPTER XIV

WHEREIN THE BROADWAY QUARTET EVENS UP AN
OLD SCORE

AT his hotel the next day, about noon, J. Rufus got the promised wire. It consisted of only one word: "Razzoo."

Alone, J. Rufus went out to the track, and on the race in which Razzoo was entered at average odds of ten to one, he got down six hundred dollars, reluctantly holding back, for his hotel bill, three hundred dollars—all he had in the world. Then he shut his eyes, and with large self-contempt waited for Razzoo to finish by lamplight. To his immense surprise Razzoo won by two lengths, and with a contented chuckle he went around to the various books and collected his winnings, handing to each bookmaker derogatory remarks calculated to destroy the previous *entente cordiale*.

On his way out, puffed with huge joy and sitting alone in the big automobile, he was hailed by a familiar voice.

"Well, well, well! Our old friend, J. Rufus!" exclaimed Harry Phelps, he of the natty clothes and the curly hair.

With Mr. Phelps were Larry Teller and Billy Banting and Yap Pickins.

"Jump in," invited J. Rufus with a commendable spirit, forgiving them cheerfully for having lost money to him, and, despite the growl of protest from lean Short-Card Larry, they invaded the tonneau.

"You must be hitting them up some, Wallingford," observed Mr. Phelps with a trace of envy. "I know they're not furnishing automobiles to losers these days."

"Oh, I'm doing fairly well," replied Wallingford loftily. "I cleaned 'em up for six thousand to-day."

The envy on the part of the four was almost audible.

"What did you play?" asked Badger Billy, with the eager post-mortem interest of a loser.

"Only one horse in just one race," explained Wallingford. "Razzoo."

"Razzoo!" snorted Short-Card Larry. "Was you in on that assassination? Why, that goat hasn't won a race since the day before Adam ate the apple,

and the jockey he had on to-day couldn't put up a good ride on a street car. How did you happen to land on it?"

Blandly Wallingford produced the telegram he had received that morning.

"This wire," he condescendingly explained, "is from the National Clockers' Association of Boston, Massachusetts, United States of America, who are charitable enough to pass out long-shot winners, at the mere bag-o'-shells service-price of five dollars per day or twenty per week."

They looked from the magic word "Razzoo" to the smiling face of J. Rufus more in sorrow than in anger.

"And they happened to hand you a winner!" said the cadaverous Mr. Teller, folding the telegram dexterously with the long, lean fingers of one hand, and passing it back as if he hated to see it.

"Winner is right," agreed J. Rufus. "I couldn't pick 'em any other way, and I took a chance on this game because it's just as good a system as going to a clairvoyant or running the cards."

There was a short laugh from the raw-boned Mr. Pickins.

"I don't suppose they'll ever do it again," he ob-

served, "but I feel almost like taking a chance on it myself."

"Go to it," advised J. Rufus heartily. "Go to it, and come home with something substantial in your pocket, like this," and most brazenly, even in the face of what he knew of them, young Wallingford flaunted before their very eyes an assorted package of orange-colored bank-bills, well calculated to excite discord in this company. "Lovely little package of documents," he said banteringly; "and I suppose you burglars are already figuring how you can chisel it away from me."

They smiled wanly, and the smile of Larry Teller showed his teeth.

"No man ever pets a hornet but once," said Billy, the only one sturdy enough to voice his discomfiture.

Wallingford beamed over this tribute to his prowess.

"Well, you get a split of it, anyhow," he offered. "I'll take you all to dinner, then afterward we'll have a little game of stud poker if you like—with police interference barred."

They were about to decline this kind invitation when Short-Card Larry turned suddenly to him, with a gleam of the teeth which was almost a snarl.

"We'll take you," he said. "Just a little friendly game for small stakes."

J. Rufus elevated his eyebrows a trifle, but smiled. Inwardly he felt perfectly competent to protect himself.

"Fine business," he assented. "Suppose we have dinner in my rooms. I'm beginning to get them educated at my hotel."

At the hotel he stopped for a moment at the curb to give his chauffeur some instructions, while the other four awaited him on the steps.

"How'd you come to fall for this stud game, Larry?" inquired Phelps. "I can't see poker merely for health, and this Willy Wisdom won't call any raise of over two dollars when he's playing with us."

"I know he won't," snapped Larry, setting his jaws savagely, "but we're going to get his money just the same. Billy, you break away and run down to Joe's drug-store for the K. O."

They all grinned, with the light of admiration dawning in their eyes for Larry Teller. "K. O." was cipher for "knock-out drops," a pleasant little decoction guaranteed to put a victim into fathomless slumber, but not to kill him if his heart was right.

"How long will it be until dinner's ready, Wallingford?" asked Billy, looking at his watch as J. Rufus came up.

"Oh, about an hour, I suppose."

"Good," said Billy. "I'll just have time. I have to go get some money that a fellow promised me, and if I don't see him to-night I may not see him at all. Besides, I'll probably need it if you play your usual game."

"Nothing doing," replied Wallingford. "I only want to yammer you fellows out of a hundred apiece, and the game will be as quiet as a peddler's pup."

J. Rufus conducted the others into the sitting-room of his suite and sent for a waiter. There was never any point lacking in Wallingford's hospitality, and by the time Billy came back he was ready to serve them a dinner that was worth discussing. The dinner despatched, he had the table cleared and brought out cards and chips. It was a quiet, comfortable game for nearly an hour, with very mild betting and plenty to drink. It was during the fifth bottle of wine, dating from the beginning of the dinner, that Short-Card Larry, by a dexterous accident, pitched Wallingford's stack of chips on the

floor with a toss of the deck. Amid the profuse apologies of Larry, Mr. Phelps, who was at Wallingford's left, stooped down to help that gentleman pick up his chips, and in that moment Badger Billy quietly emptied the colorless contents of a tiny vial in Wallingford's glass. J. Rufus never was able to remember what happened after that.

Silk pajama clad, but still wearing portions of his day attire, he awoke next day with a headache, and a tongue that felt like a shredded-wheat biscuit. He held his head very level to keep the leaden weight in the top of it from sliding around and bumping his skull, and opened the swollen slits that did him painful duty for eyelids wide enough to let him find the telephone, through which instrument he ordered a silver-fizz. Of the butler who brought it he asked what time it was.

"One o'clock, sir," replied the butler with the utmost gravity.

One o'clock! J. Rufus pondered the matter slowly.

"Morning or afternoon," he huskily asked.

"Afternoon, sir," and this time the butler permitted himself the slightest trace of a smile as he

noted the electric lights, still blazing in sickly defiance of the bright sunshine which crept in around the edges of the double blinds.

"Huh!" grunted J. Rufus, and pondered more.

Half dozing, he stood, glass in hand, for full five minutes, while the butler, with a lively appreciation of tips past and to come, stood patiently holding his little silver tray, with check and pencil waiting for the signature. At the expiration of that time, however, the butler coughed once, gently; once, normally; the third time very loudly. These means failing, he dropped the tray clattering to the floor, and with a cheerful "Beg your pardon, sir," picked it up. Not knowing that he had been asleep again, Wallingford took a sip of the refreshing drink and walked across to a garment which lay upon the chair, feeling through the pockets one after the other. In one pocket there was a little silver, but in the others nothing. He gave a coin to the butler and signed the check in deep thoughtfulness, then sat down heavily and dozed another fifteen minutes. Awakening, he found the glass at his hand on the serving-bench, and drank about a fourth of the contents very slowly.

"Spiked!" he groaned aloud,

He had good reason to believe that his wine had been "doctored," for never before had anything he drank affected him like this. Another glance at the garment of barren pockets reminded him to look about for the coat and vest he had worn the night before. They were not visible in his bedroom, and, still carrying the glass of life-saving mixture with him, he made his way into his sitting-room and surveyed the wreck. On the table was a confusion of cards and chips, and around its edge stood five champagne glasses, two of them empty, two half full, one full. Against the wall stood a row of four empty quart bottles. In an ice pail, filled now with but tepid water, there reposed a fifth bottle, neck downward. Five chairs were grouped unevenly about the table, one of them overturned and the others left at random where they had been pushed back. The lights here, also, were still burning. Heaped on a chair in the corner were the coat and vest he sought, and he went through their pockets methodically, reaching first for his wallet. It was perfectly clean inside. In one of the vest-pockets he found a soiled, very much crumpled two-dollar bill, and the first stiff smile of his waking stretched his lips.

"I wonder how they overlooked this?" he questioned.

Again his eyes turned musingly to those five empty bottles, and again the conviction was borne in upon him that the wine had been drugged. Under no circumstances could his share, even an unequal share, of five bottles of champagne among five persons have worked this havoc in him.

"Spiked," he concluded again in a tone of resignation. "At last they got to me."

The silver-fizz was flat now, but every sip of it was nevertheless full of reviving grace, and he sat in the big leather rocker to think things over. As he did so his eye caught something that made him start from his chair so suddenly that he had to put both hands to his head. Under the table was a bit of light orange paper. A fifty-dollar bill! In that moment—that is, after he had painfully stooped down to get it and had smoothed it out to assure himself that it was real—this beautifully printed government certificate looked to him about the size of a piano cover. An instant before, disaster had stared him in the face. This was but Thursday morning, and, having paid his hotel bill on Monday, he had the balance of the week to go on; but for

that week he would have been chained to this hotel. Now he was foot-loose, now he was free, and his first thought was of his only possible resource, Blackie Daw, in Boston!

It took two hours of severe labor on the part of a valet, two bell-boys and a barber to turn the Wallingford wreck into his usual well-groomed self, but the hour of sailing saw him somnolently, but safely ensconced on a Boston packet.

CHAPTER XV.

THE BROADWAY QUARTET CONTINUES TO TAKE WALLINGFORD'S MONEY

BLACKIE DAW'S most recent Boston address had been: "Yellow Streak Mining Company, Seven Hundred and Ten Marabon Building," and yet when J. Rufus paused before number seven hundred and ten of that building he found its glass door painted with the sign of the National Clockers' Association. Worried by the fact that Blackie had moved, yet struck by the peculiar coincidence of his place being occupied by the concern that had given him the tip on Razzoo, he walked into the office to inquire the whereabouts of his friend. He found three girls at a long table, slitting open huge piles of envelopes and removing from them money, postal orders and checks—mostly money, for the sort of people who patronized the National Clockers' Association were quite willing to "take a chance" on a five- or a twenty-dollar bill in the mails. Behind

a newspaper, in a big leather chair near a flat-top mahogany desk, with his feet conveniently elevated on the waste-basket, sat a gentleman who, when he moved the paper aside to see whom his visitor might be, proved to be Blackie Daw himself.

"Hello, none other than the friend of me childhood!" exclaimed Blackie, springing to his feet and extending his hand. "What brings you here?"

"Broke," replied Wallingford briefly. "They cleaned me. Got any money?"

Mr. Daw opened the top drawer of his desk, and it proved to be nearly full of bills, thrown loosely in, with no attempt at order or sorting. "Money's the cheapest thing in Boston," he announced, waving his hand carelessly over the contents of the drawer. "Help yourself, old man. The New York mail will bring in plenty more. They've had two winners there this week, and when it does fall for anything, N'Yawk's the biggest yap town on earth."

Wallingford, having drawn up a chair with alacrity, was already sorting bills, smoothing them out and counting them off in hundreds.

"And all on pure charity—picking out winning horses for your customers!" laughed Wallingford. "This is a real gold mine you've hit at last."

"Pretty good," agreed Blackie. "I'd have enough to start a mint of my own if I didn't lose so much playing the races."

"You don't play your own tips, I hope," expostulated Wallingford, pausing to inspect a tattered bill.

"I should say not," returned Daw with emphasis. "If I did that I'd have to play every horse in every race. You see, every day I wire the name of one horse to all my subscribers in Philadelphia, another to Baltimore, another to Washington, and so on down the list. One of those horses has to win. Suppose I pick out the horse Roller Skate for Philadelphia. Well, if Roller skates home that day I advertise in the Philadelphia papers the next morning, and, besides that, every fall-easy that got the tip advertises me to some of his friends, and they all spike themselves to send in money for the dope. Oh, it's a great game, all right."

"It's got yegging frazzled to a pulp," agreed Wallingford. "But I oughtn't to yell police. I got the lucky word my first time out. I played Razzoo and cleaned up six thousand dollars on the strength of your wire."

"Go on!" returned Blackie delightedly. "You

don't mean to say you're sorting some of your own money there?"

"I sure am," laughed Wallingford, picking up a five-dollar bill. "I think this must be it. What's the New York horse to-day?"

Blackie consulted a list that lay on his desk.

"Whipsaw," he said.

"Whipsaw! By George, Blackie, if there's any one thing I'd like to do, it'd be to whipsaw some friends of yours on Broadway." Whereupon he told Blackie, with much picturesque embellishment, just how Messrs. Phelps, Teller, Banting and Pickins had managed to annex the Razzoo money.

Blackie enjoyed that recital very much.

"The Broadway Syndicate is still on the job," he commented. "Well, J. Rufus, let this teach you how to take a joke next time."

"I'm not saying a word," replied Wallingford. "Any time I let a kindergarten crowd like that work a trick on me that was invented right after Noah discovered spoiled grape juice, I owe myself a month in jail. But watch me. I'll make moccasins out of their hides, all right."

"Go right ahead, old man, and see if I care,"

consented Blackie. "Slam the harpoon into them and twist it."

"I will," asserted Wallingford confidently. "I don't like them because they're grouches; I don't like them because they're cheap; I don't like their names, nor their faces, nor the town they live in. Making money in New York's too much like sixteen hungry bulldogs to one bone. The best dog gets it, but he finishes too weak for an appetite. What kind of a horse is this Whipsaw you're sending out to-day?"

"I don't know. Where's the dope on Whipsaw, Tillie?"

A girl with a freckled face and a keen eye and a saucy air went over to the filing-case and searched out a piece of cardboard a foot square. Blackie glanced over it with an experienced eye.

"Maiden," said he; "been in four races, and the best he ever did was fourth in a bunch of goats that only ambled all the way around the track because that was the only way they could get back to the stable."

The mail carrier just then came in with a huge bundle of letters.

"New York mail," observed Blackie. "After that Razzoo thing it ought to be rich pickings."

"Pickings!" exclaimed J. Rufus, struck by a sudden idea. "See if Pickins or Teller or any of that crowd have contributed. Pickins said they were going to try it out, just to see if lightning could really strike twice in the same place."

Blackie wrote a number of names on a slip of paper and handed it to Tillie.

"Look for these names in the mail," he directed, "and if a subscription comes in from any one of them let me know it."

Wallingford had idly picked up the card containing Whipsaw's record.

It was a most accurate typewritten sheet, giving age, pedigree, description and detailed action in every race; but the point that caught Wallingford's eye was the name of the owner.

"One of Jake Block's horses, by George!" he said, and fell into silent musing from which he was interrupted by the girl, who was laughing.

"Here's your party," she said to Blackie, handing him an envelope. "This twenty's in it, and I think it's bad money."

Blackie passed the bill to Wallingford, who slipped it through experienced fingers.

"You couldn't pass this one on an organ-grinder's monkey," he said, chuckling. "But that's all right; just put 'em on the wiring-list, anyhow. Make 'em lose their money. It's the only way you can get even."

The girl looked to Blackie for instructions, and he nodded his head.

"Who sent it?" asked Wallingford idly.

"Peters is the name signed here," replied Blackie. "That means Harry Phelps. I gave Tillie all the aliases this bunch of crimples carry around with them, knowing they'd probably send it in that way."

Wallingford nodded comprehendingly.

"They'd rather do even the square thing crooked. Well, you know what to do."

"I'll send them special picks," declared Blackie with a grin. "Nothing but a list of crabs that would come in third in a two-horse race. But come on outside; we're too far from cracked ice," and grabbing an uncounted handful of bills from the drawer of his desk, Blackie stuffed them in his pocket and led the way out.

It was at luncheon that Blackie made his first protest.

"What's the matter with you, J. Rufus?" he demanded. "I never saw you insult food and drink before."

"I'm thinking," returned Wallingford solemnly. "I hate to do it, for it interferes with my appetite; but here's a case where I must. I have got to put one over on that Broadway bunch or lose my self-respect."

That evening, on the way down to the boat, their feet cocked comfortably on the opposite seat of a cab, Wallingford formulated a more or less vague plan.

"Tell you what you do, Blackie," he directed; "you send to Phelps and to me, until I give you the word, a daily tip on sure losers. In the meantime, bank all your money, and don't make a bet on any race."

"What are you going to do?" asked Blackie curiously.

"Land a sure winner for us and a loser for the Broadway Syndicate. Hold yourself ready when I wire you to take a quick train for my hotel, loaded down with all the money you can grab together."

"Fine!" returned Blackie. "You wire me that it's all fixed, and when I start for New York there'll be a financial stringency in Boston."

Returning to New York, Wallingford caught Beauty Phillips at breakfast about noon, and in a most charming morning gown, for the Beauty was consistent enough to be neat even when there was none but "mother" to see.

"Hello, Mr. Mark, from Easyville," she hailed him. "I heard all about you."

"You did!" he demanded, surprised. "Who told you?"

"Phelps and Banting," she said. "They had the nerve to come up in the grand-stand yesterday and tell Mr. Block and me all about it; told me how much you won and how they got it away from you at poker."

"Did they tell you they put knock-out drops in my wine?" demanded Wallingford.

"They didn't do that!" she protested.

"Exactly what they did. Whether we played poker afterward, I don't know. I'd just as soon as not believe they went through my pockets."

"I wouldn't put it past them a bit," she agreed, and then her indignation began to grow. "Say, ain't

it a shame! Now, if I hadn't gone out to dinner with Mr. Block, you'd have been with me. I'd have had that lovely diamond brooch you promised me out of your first winnings, and we'd have had all the rest of it to bet with for a few days. Honest, Pinky, I feel as if it were my fault!"

"Don't you worry about that," Wallingford cordially reassured her. "It was my own fault; but I wasn't looking for anything worse than a knife in my back or a piece of lead pipe behind the ear. There's no use in crying over spilled milk. The thing to do now is to get even, and I want you to help me."

"Don't you mix in, Beauty," admonished the hired mother, but the Beauty was thoughtful for a while. "Mother" was there to give good advice, but the Beauty only took it if she liked it.

"I really can't afford it," she said, by and by; "but I've got some principles about me, and I don't like to see a good sport like you take a rough dose from a lot of cheaps like them; so you show me how and I'll mix in just this once."

Wallingford hesitated in turn.

"How do you like Block?" he inquired.

Beauty Phillips sniffed her dainty nose in disdain.

"He won't do," she announced with decision. "I've found out all about him. He's got enough money to star me in a show of my own for the next ten years, but he's not furnished with the brand of manners I like. I'll never marry a man I can't stand. I've got a *few* principles about me! Why, yesterday he tried to treat me real lovely, but do you know, he wouldn't give me the name of a horse, even when he put a hundred down for me in the third race? There I sat, with a string of 'em just prancing around the track, and not one to pull for. Then after the race is over he comes and tosses me five hundred dollars. 'I got you four to one on the winner,' says he. Why, it was just like *giving me money!* Jimmy, I'm going out to dinner with him to-night, then I'm going to turn him back into the paddock, and you can pal around with me again until I find a man with plenty of money that I could really love."

"Don't spill the beans," advised Wallingford hastily. "Block thinks you're about the maple custard, don't he?"

"He's crazy about me," confessed the Beauty complacently.

"Fine work. Well, just you string him along till

he gives you the name of a sure winner in advance; jolly it out of him."

"Not on your three-sheet litho!" negatived the Beauty. "I never yet worked one mash against another. I guess you'd expect to play even on that tip, eh?"

"Sure, we'll play it," admitted Wallingford; "but better than that, I'll shred this Harry Phelps crowd so clean they'll have to borrow car fare."

She thought on this possibility with sparkling eyes. She was against the "Phelps crowd" on principle. Also—well, Wallingford had always been a perfect gentleman.

"Are you sure you can do it?" she wanted to know.

"It's all framed up," he asserted confidently; "all I want is the name of that winner."

The Beauty considered the matter seriously, and in the end silently shook hands with him. The *pro tem*. Mrs. Phillips sniffed.

This was on a Saturday, a matinée day, and Wallingford went out to the track alone, contenting himself with extremely small bets, merely to keep his interest alive. The day's racing was half over before he ran across the Broadway Syndicate. They

were heartily glad to see him. They greeted him with even effervescent joy.

"Where have you been, J. Rufus?" asked Phelps. "We were looking for you all over yesterday. We thought sure you'd be out at the track playing that Boston Gouge Company's tips."

"Your dear chum was in the country, resting up," replied Wallingford, with matter-of-fact cheerfulness. "By George, I never had wine put me down and out so in my life"—whereat the cadaverous Short-Card Larry could not repress a wink for the benefit of Yap Pickins. "What was the good-thing they wired yesterday?"

"Whipsaw!" scorned Phelps. "Say, do you see that horse out there?"—and he pointed to a selling-plater, up at the head of the stretch, which was being warmed up by a stable-boy. "Well, that's Whipsaw, just coming in from yesterday's last race."

Wallingford chuckled.

"They're bound, you know, to land on a dead one once in a while," he grunted; "but I'm strong for their game, just the same. You remember what that Razzoo thing that they tipped off did for me the other day."

"Yes?" admitted Phelps with a rising inflection

and a meaning grin. "Nice money you won on him. It spends well."

"Enjoy yourselves," invited Wallingford cordially. "I've no kick coming. I'm through with stud poker till they quit playing it with a hole-card."

"I don't blame you," agreed Short-Card Larry solemnly. "Anybody that would bet a four-flush against two aces in sight, the way you did when Billy won that three-thousand-dollar pot from you, ought never to play anything stronger than ping-pong for the cigarettes."

Wallingford nodded, with the best brand of suavity he could muster under the irritating circumstances.

"I suppose I did play like a man expecting his wife to telephone," he admitted. "Excuse me a minute; I want to get a bet down on this race."

"Whom do you like?" asked Pickins.

"Rosey S."

The four began to laugh.

"That's the hot Boston tip," gasped Phelps. "Say, Wallingford, don't give your money to the Mets. Let us make a book for you on that skate."

"You're on," agreed J. Rufus, delighted that the proposition should come from them, for he had been

edging in that direction himself. "I'll squander a hundred on the goat at the first odds we see."

They went into the betting-shed. Rosey S. was quoted at six to one. Even as they looked the price was rubbed, and ten to one was chalked in its place. The laughter of the quartet was long and loud as they pulled money from their pockets.

"The first odds goes, Big Pink," Banting reminded him.

Wallingford produced his hundred dollars, and quietly noted that the eyes of the quartet glistened as they saw the size of the roll from which he extracted it. They had not been prepared to find that he still had plenty of money. Jake Block passed near them, and Wallingford hailed him.

"Hold stakes for us, Jake, on a little private bet?" he asked.

"Sure thing," acquiesced Jake. "What is it?"

"These fellows are trying to win out dinner-money on me. They're giving me six hundred to one against Rosey S."

Block glanced up at the board and noted the increased odds, but it was no part of his policy to interfere in anything.

"All right," he said, taking the seven hundred dol-

lars and stuffing the money in his pocket. "You don't want to lay a little more, do you, at that odds?"

"No," declined Wallingford. "I'm unlucky when I press a bet."

Rosey S. put up a very good race for place, but dropped back in the finish to a chorus of comforting observations from the quartet, who, to make matters more aggravating, had played the winner for place at a good price.

Jake Block came to them right after the race and handed over the money. He was evidently in a great hurry. Wallingford started to talk to him, but Block moved off rapidly, and it dawned upon J. Rufus that the horseman wanted to "shake" him so as not to have to invite him to dinner with himself and Beauty Phillips.

Sunday morning he went around to that discreet young lady's flat for breakfast, by appointment. "Mrs. Phillips" met him with unusual warmth.

"I've been missing you," she stated with belated remembrance of certain generous gifts. "Say," she added with sudden indignation, "you may have my share of Block for two peanuts. What do you suppose he did? Offered me five dollars to boost him with Beauty. *Five dollars!*"

"The cheap skate!" exclaimed Wallingford sympathetically.

The Beauty came in and greeted him with a flush of pleasure.

"Well," she said, "I got it, all right. The horse runs in the fourth race Friday, and its name is Whipsaw."

"Whipsaw!" exclaimed Wallingford. "He's stringing you."

"No, he isn't," she declared positively. "It was one o'clock last night before I got him thawed out enough to give up, and I had to let him hold my hand, at that," and she rubbed that hand vigorously as if it still had some stain upon it. "He told me all about the horse. He says it's the one good thing he's going to uncover for this meeting. He tried Whipsaw out on his own breeding-farm down in Kentucky, clocking him twice a week, and he says the nag can beat anything on this track. Block's been breaking him to run real races, entering against a lot of selling-platers, with instructions to an iron-armed jockey to hold in so as to get a long price. Friday he intends to send the horse in to win and expects to get big odds. I'm glad it's over with. We promised to go out to Claremont this afternoon with

Block, but that settles him. To-morrow I'm going out with you."

J. Rufus shook his head.

"No, you mustn't," he insisted. "You must string this boy along till after the race Friday. He might change his mind or scratch the horse or something, but if he knows you have a heavy bet down, and he's still with you, he'll go through with the program."

"I can't do it," she protested.

He turned to her slowly, took both her hands, and gazed into her eyes.

"Yes, you can, Beauty," he said. "We've been good pals up to now, and this is the last thing I'll ever ask of you."

She looked at him a moment with heightening color, then she dropped her eyes.

"Honest, Pinky," she confessed, "sometimes I do wish you had a lot of money."

CHAPTER XVI

IN WHICH WALLINGFORD AND BLACKIE DAW ENJOY
THEMSELVES

ON Monday, nearing noon, Wallingford dropped into a flashy café just off Broadway, where he knew he would be bound to find some one of his quartet. He found Short-Card Larry there alone, his long, thin fingers clasped around a glass of buttermilk.

"Hello, Wallingford," he said, grinning. "Going out to the track to-day?"

"I'm not going to miss a race till the meeting closes," asserted Wallingford. "I've a good one to-day that I'm going to send in a couple of hundred on."

"What is it?" asked Larry.

"Governor."

"Governor!" snorted Larry. "Who's in the race with him?" He drew a paper to him and turned to the entries. "Why," he protested, "there isn't a plug in that race that can't come back to hunt him."

"That's all right," said Wallingford. "I'm for the National Clockers' Association, and I'm going to play their picks straight through."

"Here's a match," offered Larry scornfully. "Set fire to your money and save yourself the trouble of the trip."

"Maybe you'd like to save it from the flames. What odds will you give me?"

This being an entirely different proposition, Larry began to think much better of the horse.

"Five to one," he finally decided, after studying over the entries again. "Don't know whether that's the track odds or not. But you can take it or leave it."

"I'll take it," agreed Wallingford, and tossed his money on the bar.

Mr. Teller drew a check-book from his pocket, and Wallingford, glancing at the top of the stub as Larry filled out the blank for a thousand, noted with satisfaction the splendid balance that was there. Evidently the gang was well in funds. They had, no doubt, been quite busy of late.

"Of course you'll cash that," requested Wallingford, not so much on account of this particular bet as to establish a precedent.

"Sure," agreed Teller; "although I'll only have to deposit it again."

"I'm betting the two hundred you don't, remember," said Wallingford, and they signed a memorandum of the bet, which they deposited with the rock-jawed proprietor, after that never-smiling gentleman had nonchalantly opened his safe and cashed Larry's check.

On Tuesday morning, Governor having lost and Short-Card Larry having imprudently exulted to his friends over the two-hundred-dollar winning, Mr. Teller came around to Wallingford's hotel with his pocket full of money to find there Badger Billy and Mr. Phelps, both of whom had come on similar business.

"I suppose you got his coin on to-day's sure thing," observed Larry with a scowl, he being one to whom a bad temper came naturally.

"Three hundred of it," said fat Badger Billy triumphantly. "To-day he has a piece of Brie *fromage* by the name of Handicass."

"Which ought to be called Handcase," supplemented Phelps, and the two threw back their heads and roared. "The cheese is expected to skipper home about the time the crowd realizes they're off." And

they all enjoyed themselves in contemplation of what was going to happen to Handicass.

"Got any more?" demanded Larry.

"Not this morning," returned Wallingford, accepting his rôle of derided "come-on" with smiling fortitude. "I want to save some for to-morrow's bet."

"You see," explained Billy Banting, puffing up his red cheeks with laughter, "Wallingford's playing a system of progression. He hikes the bet every day, expecting to play even in the finish."

"I see," said Larry, grinning; "but don't you fellows hook all this easy money. Count me in for a piece of to-morrow's bet."

He had a chance. Handicass ran to consistent form with all the other "picks"—except the one accident, Razzoo—of the National Clockers' Association, and on Wednesday, Wallingford bet four hundred on the "information" which that concern wired to him and to Mr. Phelps. On that day, too, having received at breakfast-time a report from Beauty Phillips that the Whipsaw horse was still "meant," he wrote careful instructions to Blackie Daw, then held his thumbs and crossed his fingers and touched wood and looked at the moon over the proper shoul-

der, and did various other things to keep Fate from sending home one of those tips as an accidental winner on either Wednesday or Thursday.

Nothing of that disastrous sort happened, however, and his pet enemies, the quartet, having won from J. Rufus on Saturday, Monday, Tuesday, Wednesday and Thursday, had by this time pooled their interests and constituted themselves Wallingford's regular bookmaking syndicate. Their only fear on Friday morning, after Phelps had received his wire from Boston, was that Wallingford would not care to bet that day, since the horse which had been given out was that notorious tail-ender, Whip-saw! They invaded J. Rufus' apartments as soon as they got the wire, and were relieved to find that Wallingford was still firm in his allegiance to the National Clockers' Association.

They were a little surprised, however, to find Blackie Daw at breakfast with Wallingford, but they greeted that old comrade with great cordiality, coupled with an inward fear that he might interfere with their designs upon Wallingford.

"You haven't been making a book against J. Rufus on the day's races, have you?" inquired Phelps.

"Not yet," said Blackie, laughing, "but I'm willing. What's he on?"

"Whipsaw," interposed Wallingford.

Blackie laughed softly.

"I don't know the horse," he said, "but I just seem to remember that he's the joke of the track."

"No," explained Larry; "he's too painful to be a joke."

"What odds do you expect to get, Wallingford?" asked Blackie, reaching for his wallet.

"Hold on a minute," said Phelps hastily. "You don't want to butt in on this, Daw. We've been making book for J. Rufus all week, and it's our money. You hold stakes."

"Don't you worry," snapped Wallingford, suddenly displaying temper; "there will be enough to go around. I'll cover every cent you four have or can get," and he pushed his chair back from the table. "This is my last day in the racing game, and I'm going to plunge on Whipsaw. I've turned into cash every resource I had in the world. I've even soaked my diamonds and watch to get more. Now come on and cover my coin." From his pocket he produced a thick bundle of bills of large denomination. "What odds do I get? The last time Whip-

saw was in a race he opened at twelve to one and I ought to get fifteen at least to-day. Here's a thousand at that odds."

"Not on your life!" said Short-Card Larry. "I wouldn't put up fifteen thousand to win one on any game."

"What'll you give me, then? Come on for this easy money. Give me ten?"

No, they would not give him ten.

"Give me eight?"

They hesitated. He immediately slid the money in his pocket.

"You fellows are kidding. You don't want to make book for me. I'll take this coin out to the track and get it down at the long odds."

His display of contemptuous anger decided them.

"I'll take my share," asserted Short-Card Larry, he of the quick temper, and among them the four made up the money to cover Wallingford's bet.

"Here's the stakes, Blackie," said Wallingford, passing over the money toward him. "You're all willing he should hold the money?"

They were. They knew Blackie.

"Moreover," observed Yap Pickins meaningly, "we'll keep close to him."

"Here's another thousand that you can cover at five to one," offered Wallingford, counting out the money.

Now they were as eager as he.

"We'll take you," said Teller, "but I'll have to go out and get more mezuma."

"All right. Bring all you can scrape together and I'll cover the balance of it at two to one."

For just one moment they were suspicious.

"Look here," said Billy Banting, "do you know something about this horse?"

"If I did I wouldn't tell. Don't you know that I can get from fifteen to twenty at the track? Why do you suppose I want to make such a sucker bet as this? It's because I'd rather have your money than anybody else's; because I want to *break* you!"

He was fairly trembling with simulated anger now.

"If that's the case you'll be accommodated," said Teller with an oath. "Come on, boys; we'll bring up a chunk of money that'll stop all this four-flush conversation."

Mr. Phelps, having already "produced to his limit," stayed with Wallingford while the others went out. First of all, they dropped in at a quiet

pool-room where they were known, and made inquiries about Whipsaw. They were answered by a laugh, and an offer to "take them on for all they wanted at their own odds," and, reassured, they scattered, to raise all the money they could. They returned in the course of an hour and counted down a sum larger than Wallingford had thought the four of them could control. He was to find out later that they had not only converted their bank accounts and all their other holdings into currency, but had borrowed all their credit would stand wherever they were known. Wallingford, covering their first five thousand with one, calmly counted out an amount equal to one-half of all the rest they had put down, passed it over to Blackie to hold, then flaunted more money in their faces.

"This is at evens if you can scrape up any more," he offered sneeringly. "Go soak your jewelry."

Before making that suggestion he had noted the absence of Larry's ring and of Billy's studded watch-charm. Phelps was the only one who still wore anything convertible, a loud cravat-pin, an emerald, set with diamonds.

"Give you two hundred against your pin," said he to Phelps, and the latter promptly took the bet.

"Are you all in?" asked Wallingford.

They promptly acknowledged that they were "all in."

"All right, then; we'll have a drink and go out to the track. You'll want to see this race, *because I win!*"

They were naturally contemptuous of this view, even hilariously contemptuous, and they offered to lend Wallingford money enough, after the race, "to sneak out of town and hide."

While they were taking the parting drink Blackie Daw slipped into Wallingford's bedroom for just one moment "to get a handkerchief." There he found, mopping his brow, a short, thick-set chap known as Shorty Hampton, a perfectly reliable and discreet betting commissioner.

"I was just goin' to duck," growled Shorty in a gruff whisper. "I've got two or three other parties to see. I've been suffocating in this damned little room for the last hour, waitin'."

"All right. Here's the money," said Blackie, and handed him *half the stakes which had just been intrusted to his care*. "Spread this in as many pool-rooms as you can; get it all down on Whipsaw."

"Three ways?" asked Shorty.

"Straight, every cent of it," insisted Daw. "No place or show-money for us to-day."

At the track they saw Beauty Phillips alone in the grand-stand, and joined her. Wallingford introduced Blackie, and they chatted with her a few moments, then Wallingford took him away. He did not care to have Jake Block see them with her until after the fourth race. As they moved off she gave Wallingford a quick, meaning little nod.

True to Pickins' threat the quartet kept very close indeed to Daw, but, during the finish of the rather exciting third race, Blackie, manœuvering so that Wallingford was just behind him, slipped from his pocket the remaining half of the stake-money.

"Well, boys," said Wallingford blandly, the money safely tucked away in his own pocket. "I still have a little coin to wager on Whipsaw. Do you want it?"

"No; we're satisfied," returned Larry dryly.

"All right, then," said Wallingford. "I'm going down and get it on the books."

Harry Phelps sighed.

"It's too bad to see that easy money going away from us, Pink," he confessed.

Jake Block spent but little time that afternoon in

the grand-stand by the side of Beauty Phillips and her mother. From the beginning of the racing he was first in the stables and then in the paddock with an anxious eye. He was lined up at the fence opposite the barrier for the start of the fateful fourth, and he stood there, after the horses had jumped away, to watch his great little Whipsaw around the course. But Beauty Phillips was not without company. Wallingford sauntered up at the sound of the mounting bell and sat confidently by her.

"Did you get it all down, Jimmy?" she asked.

"Every cent," said he, wiping his brow nervously.

"Did you?"

"Mother and I are broke if Whipsaw don't win," she confessed with dry lips. "What do you suppose makes Mr. Block look up here with such a poison face every two or three minutes?"

Wallingford chuckled hugely.

"The odds," he explained. "I've cut them to slivers. I bet all mine and Blackie's money with the Phelps crowd, then turned around and bet all ours and theirs again. Say, it's murder if I lose. Not even a fancy murder, either."

Blackie Daw, attended by three of his guard, came over to join them, Blackie evidencing a strong

disposition to linger in the rear, for he was taking a desperate chance with desperate men. If Whipsaw lost he had his course mapped out—down the nearest steps of the grand-stand and out to the carriage-gate as fast as his legs would carry him. There, J. Rufus' automobile was to be waiting, all cranked up and trembling, ready to dart away the moment Blackie should jump in. Just as Blackie and the others joined Wallingford and Beauty Phillips, Larry Teller came breathlessly up from the betting-shed.

"There's something doing on that Whipsaw horse," he declared excitedly. "He opened at twenty to one—and in fifteen minutes of play—either somebody that knows something—or a wagonload of fool-money—had backed him down to evens. Think of it! Evens!"

There was a sudden roar from the crowd, more like a gigantic groan than any other sound. They were off! One horse was left at the post, but it was not Whipsaw. Two others trailed behind. The other five were away, well bunched. At the quarter, three horses drew into the lead, Whipsaw just behind them. At the half, one of the three was dropping back, and Whipsaw slowly overtaking it. Now his

nose was at her flanks; now at the saddle; then the jockeys were abreast; then the white jacket and red sleeves of Whipsaw's rider could be seen to the fore of the opposing jockey, with the two leaders just ahead. At the three-quarters, three horses were neck and neck again, but this time Whipsaw was among them. Down the stretch they came pounding, and then, and not until then, did Whipsaw, a lithe, shining little brown streak, strike into the best stride of which he was capable. A thousand hoarse watchers, as they came to the seven-eighths, roared encouragement to the horses. Whipsaw's name was much among them, but only in tones of anger. Men and even women ran down to the rail and stood on tiptoe with red faces, shrieking for Fashion to come on, begging and praying Fashion to win, for Fashion carried most of the money; and the shrieking became an agony as the horses flashed under the wire, Whipsaw a good, clean half length in the lead!

As the roaring stopped in one high, abrupt wail, Beauty Phillips, who never knew emotion or excitement, suddenly discovered, to her vast surprise, that she was on her feet! that she was clutching her throat for its hoarseness! that she was dripping with perspiration! that she was faint and weak and giddy!



Beauty Phillips discovered she was on her feet

that her blood was pounding and her eyeballs hurt; and that she had been, from the stretch down, jumping violently up and down and shrieking the name of Whipsaw! Whipsaw! Whipsaw! Whipsaw!

A frenzied hand grabbed Blackie Daw by the elbow.

"Duck, for God's sake, Blackie!" implored the shaking voice of Billy Banting. "Go down to the old joint on Thirty-third Street and wait for us. We'll split up that stake and all make a get-away."

"Not on your life!" returned Blacked calmly, and pulled Wallingford around toward him by the shoulder. "I shall have great pleasure in turning over to Mr. Wallingford the combined bets of the Broadway Syndicate against that lovely little record-breaker, Whipsaw."

"It's a good horse," said Wallingford with forced calmness, and then he began to chuckle, his broad shoulders shaking and his breast heaving; "and it was well named. I fawncy the Broadway Syndicate book will now go out of business—and with no chance to welch."

"All we wise people knew about it," Blackie condescendingly explained to the quartet. "You see, I am running the National Clockers' Association."

Before the voiceless Broadway Syndicate was through gasping over this piece of news, Jake Block came stalking through the grand-stand. Though elated over his victory and flushed with his winnings, he nevertheless had time to cast a bitter scowl in the direction of Beauty Phillips.

"The next time I hand any woman a tip you may cut my arm off!" he declared. "I'm through with you!"

"Who's that?" asked Larry Teller, glaring after the man who had mentioned the pregnant word "tip."

"Jake Block, the owner of Whipsaw," Wallingford was pleased to inform him.

"It's a frame-up!" shouted Billy Banting.

A strong left hand clutched desperately at Blackie Daw's coat and tore the top button off, and an equally strong right hand grabbed into Blackie Daw's inside coat-pocket. It was empty, Pickins found, just as a stronger hand than his own gripped him until he winced with pain.

"What have you done with the stakes?" shrieked Pickins, trying to throw off that grip, but not turning.

"What's it your business? But, if you want to

know, all that stake-money was bet in the shed and in the books about town—on Whipsaw to win!”

The broad-shouldered man who had edged up quite near to them during the race, and who had interfered with Pickins, now stepped in front of the members of the defunct Broadway Syndicate. They only took one good look at him, and then fell back quite clamily. In the broad-shouldered giant they had recognized Harvey Willis, the quite capable Broadway policeman and friend of Wallingford, off for the day in his street clothes.

“Run along, little ones, and play tricks on the ignorant country folks from Harlem and Flatbush,” advised Beauty Phillips as she took Wallingford’s arm and turned away with him. “You’ve been whipsawed!”

She was exceptionally gracious to J. Rufus that evening, but for the first time in many days he was extremely thoughtful. A vague unrest possessed him and it grew as the Beauty became more gracious. He guessed that he could marry her if he wished, but somehow the idea did not please him as it might have done a few weeks earlier. He liked the Beauty perhaps even better than before, but somehow she was not quite the type of woman for him, and he

had not realized it until she brought him face to face with the problem.

"By the way," he said as he bid her good night, "I think I'll take a little run about the country for a while. I'm a whole lot tired of this man's town."

CHAPTER XVII

J. RUFUS SEEKS FOR PROFITABLE INVESTMENT IN THE COUNTRY

A RATTLING old carryall, drawn by one knobby yellow horse and driven by a decrepit patriarch of sixty, stopped with a groan and a creak and a final rattle at the door of the weather-beaten Atlas Hotel, and a grocery "drummer," a beardless youth with pink cheeks, jumped hastily out and rushed into the clean but bare little office, followed as hastily by a grizzled veteran of the road who sold dry-goods and notions and wore gaudy young clothes. Wallingford emerged much more slowly, as became his ponderous size. He was dressed in a green summer suit of ineffable fabric, wore green low shoes, green silk hose, a green felt hat, and a green bow tie, below which, in the bosom of his green silk negligee shirt, glowed a huge diamond. Richness and bigness were the very essence of him, and the aged driver, recog-

nizing true worth when he saw it, gave a jerk at his dust-cruste'd old cap as he addressed him.

"'Tain't no use to hurry now," he quavered. "Them other two'll have the good rooms."

J. Rufus, from natural impulse, followed in immediately. There was no one behind the little counter, but the young grocery drummer, having hastily inspected the sparse entries of the preceding days, had registered himself for room two.

"There ain't a single transient in the house, Billy," he said, turning to the dry-goods and notion salesman, "so I'll just put you down for number three."

A buxom young woman came out of the adjoining dining-room, wiping her red hands and arms upon a water-spattered gingham apron.

"Three of us, Molly," said the older salesman. "Hustle up the dinner," and out of pure friendliness he started to chuck her under the chin, whereat she wheeled and slapped him a resounding whack and ran away laughing. This vigorous retort, being entirely expected, was passed without comment, and the two commercial travelers took off their coats to "wash up" at the tin basins in the corner. The aged driver, intercepting them to collect, came in to Wall-

ingford, who, noting the custom, had already subscribed his name with a flourish upon the register.

"Two shillin'," quavered the ancient one at his elbow.

Wallingford gave him twice the amount he asked for, and the old man was galvanized into instant fluttering activity. He darted out of the door with surprising agility, and returned with two pieces of Wallingford's bright and shining luggage, which he surveyed reverently as he placed them in front of the counter. Two more pieces, equally rich, he brought, and on the third trip the proprietor's son, a brawny boy of fifteen, clad in hickory shirt, blue overalls and plow shoes, and with his sleeves rolled up to his shoulders, helped him in with Wallingford's big sole-leather dresser trunk.

"Gee!" said the boy to Wallingford, beaming upon this array of expensive baggage. "What do you sell?"

"White elephants, son," replied Wallingford, so gravely that the boy took two minutes to decide that the rich stranger was "fresh."

It was not until dinner was called that any one displayed the least interest in the register, and then the proprietor, a tall, cowboy-like man, with drooping

mustaches and a weather-browned face, came in with his trousers tucked into his top boots.

"Hello, Joe! Hello, Billy!" he said, nodding to the two traveling men. "How's business?"

"Rotten!" returned the grocery drummer.

"Fine!" asserted the dry-goods salesman. "Our house hasn't done so much business in five years." *Sotto voce*, he turned to the young drummer. "Never give it away that business is on the bum," he said out of his years of experience.

The tall proprietor examined the impressively groomed Wallingford and his impressive luggage with some curiosity, and went behind the little counter to inspect the register.

"I'd like two rooms and a bath," said Wallingford, as the other looked up thoughtfully.

"Two! Two?" repeated Jim Ranger, looking about the room. "Some ladies with you? Mother or sister, maybe?"

"No," answered Wallingford, smiling. "A bedroom and sitting-room and a bath for myself."

"Sitting-room?" repeated the proprietor. "You know, you can sit in this office till the 'leven-ten's in every night, and then the parlor's—" He hesitated, and, seeing the unresponsive look upon his

guest's face, he added hastily: "Oh, well, I reckon I can fix it. We can move a bed out of number five, and I'll have the bath-tub and the water sent up as soon as you need it. This is wash-day, you know, and they've got the rinse water in it. I reckon you won't want it before to-night, though."

"No," said J. Rufus quietly, and sighed.

Immediately after lunch, J. Rufus, inquiring again for the proprietor, was told by Molly that he was in the barn, indicating its direction with a vague wave of her thumb. Wallingford went out to the enormous red barn, its timbers as firm as those of the hotel were flimsy, its lines as rigidly perpendicular as those of the hotel were out of plumb, its doors and windows as square-angled as those of the hotel were askew. Across its wide front doors, opening upon the same wide, cracked old stone sidewalk as the hotel, was a big sign kept fresh and bright: "J. H. Ranger, Livery and Sales Stable." Here Wallingford found the proprietor and the brawny boy in the middle of the wide barn floor, in earnest consultation over the bruised hock of a fine, big, draft horse.

"I'd like to get a good team and a driver for this afternoon," observed Wallingford.

"You've come to the right place," declared Jim Ranger heartily, and when he straightened up he no longer looked awkward and out of place, as he had in the hotel office, but seemed a graceful part of the surrounding picture. "Bob, get out that little sorrel team and hitch it up to the new buggy for the gentleman," and as Bob sprang away with alacrity he turned to Wallingford. "They're not much to look at, that sorrel team," he explained, "but they can go like a couple of rats, all day, at a good, steady clip, up hill and down."

"Fine," said Wallingford, who was somewhat of a connoisseur in horses, and he surveyed the undersized, lithe-limbed, rough-coated sorrels with approval as they were brought stamping out of their stalls, though, as he climbed into his place, he regretted that they were not more in keeping with the handsome buggy.

"Which way?" asked Bob, as he gathered up the reins.

"The country just outside of town, in all directions," directed Wallingford briefly.

"All right," said Bob with a click to the little horses, and clattering out of the door they turned to the right, away from the broad, shady street of

old maples, and were almost at once in the country. For a mile or two there were gently undulating farms of rich, black loam, and these Wallingford inspected in careful turn.

"Seems to be good land about here," he observed.

"Best in the world," said the youngster. "Was you thinkin' of buyin' a farm?"

Wallingford smiled and shook his head.

"I scarcely think so," he replied.

"'Twouldn't do you any good if you was," retorted Bob. "There ain't a farm hereabouts for sale."

To prove it, he pointed out the extent of each farm, gave the name of its owner and told how much he was worth, to all of which Wallingford listened most intently.

They had been driving to the east, but, coming to a fork in the road leading to the north, Bob took that turning without instructions, still chattering his local Bradstreet. Along this road was again rich and smiling farm land, but Wallingford, seeming throughout the drive to be eagerly searching for something, evinced a new interest when they came to a grove of slender, straight-trunked trees.

"Old man Mescott gets a hundred gallons of

maple syrup out of that grove every spring," said Bob in answer to a query. "He gets two dollars a gallon, then he stays drunk till plumb the middle of summer. Was you thinkin' of buyin' a maple grove?"

Wallingford looked back in thoughtful speculation, but ended by shaking his head, more to himself than to Bob.

They passed through a woods.

"Good timber land, that," suggested Wallingford.

"Good timber land! I should say it was," said Bob. "There's nigh a hundred big walnut trees back in there a ways, to say nothing of all the fine oak an' hick'ry, but old man Cass won't touch an ax to nothing but underbrush. He says he's goin' to will 'em to his grandchildren, and by the time they grow up it'll be worth their weight in money. Was you thinkin' of buyin' some timber land?"

Wallingford again hesitated over that question, but finally stated that he was not.

"Here's the north road back into town," said Bob, as they came to a cross-road, and as they gained the top of the elevation they could look down and see, a mile or so away, the little town, its gray roofs and red chimneys peeping from out its sheltering of

green leaves. Just beyond the intersection the side of the hill had been cut away, and clean, loose gravel lay there in a broad mass. Wallingford had Bob halt while he inspected this.

"Good gravel bank," he commented.

"I reckon it is," agreed Bob. "They come clear over from Highville and from Appletown and even from Jenkins Corners to get that gravel, and Tom Kerrick dresses his whole family off of that bank. He wouldn't sell it for any money. Was you thinkin' of buying a gravel bank, mister?"

Instead of replying Wallingford indicated another broken hillside farther on, where shale rock had slipped loosely down, like a disintegrated slate roof, to a seeping hollow.

"Is that stone good for anything?" he asked.

"Nothing in the world," replied Bob. "It rots right up. If you was thinkin' of buyin' a stone quarry now, there's a fine one up the north road yonder."

Wallingford laughed and shook his head.

"I wasn't thinking of buying a stone quarry," said he.

Bob Ranger looked shrewdly and yet half-impatiently at the big young man by his side.

"You're thinkin' o' buyin' somethin'; I know that," he opined.

Wallingford chuckled and dropped his big, plump hand on the other's shoulder.

"Elephant hay only," he kindly explained; "just elephant hay for white elephants," whereat the inquisitive Bob, mumbling something to himself about "freshness," relapsed into hurt silence.

In this silence they passed far to the northwest of the town, and a much-gullied highway led them down toward the broader west road. Here again, as they headed straight in to Blakeville with their backs to the descending sun, were gently undulating farm lands, but about half a mile out of town they came to a wide expanse of black swamp, where cattails and calamus held sole possession. Before this swamp Wallingford paused in long and thoughtful contemplation.

"Who owns this?" he asked.

"Jonas Bubble," answered Bob, recovering cheerfully from his late rebuff. "Gosh! He's the richest man in these parts. Owns three hundred acres of this fine farmin' land we just passed, owns the mill down yander by the railroad station, has a hide and seed and implement store up-town, and lives in the

finest house anywhere around Blakeville; regular city house. That's it, on ahead. Was you thinkin' o' buyin' some swamp land?"

To this Wallingford made no reply. He was gazing backward over that useless little valley, its black waters now turned velvet crimson as they caught the slant of the reddening sun.

"Here's Jonas Bubble's house," said Bob presently.

It was the first house outside of Blakeville—a big, square, pretentious-looking place, with a two-story porch in front and a quantity of scroll-sawed ornaments on eaves and gables and ridges, on windows and doors and cornices, and with bright brass lightning-rods projecting upward from every prominence. At the gate stood, bare-headed, a dark-haired and strikingly pretty girl, with a rarely olive-tinted complexion, through which, upon her oval cheeks, glowed a clear, roseate under-tint. She was fairly slender, but well rounded, too, and very graceful.

"Hello, Fannie!" called Bob, with a jerk at his flat-brimmed straw hat.

"Hello, Bob!" she replied with equal heartiness, her bright eyes, however, fixed in inquiring curiosity upon the stranger.

"That's Jonas Bubble's girl," explained Bob, as they drove on. "She's a good looker, but she won't spoon."

Wallingford, grinning over the fatal defect in Fannie Bubble, looked back at the girl.

"She would make a Casino chorus look like a row of Hallowe'en confectionery junk," he admitted.

"Fannie, come right in here and get supper!" shrilled a harsh voice, and in the doorway of the Bubble homestead they saw an overly-plump figure in a green silk dress.

"Gosh!" said Bob, and hit one of the little sorrel horses a vindictive clip. "That's Fannie's step-mother. Jonas Bubble married his hired girl two years ago, and now they don't hire any. She makes Fannie do the work."

CHAPTER XVIII

WALLINGFORD SPECULATES IN THE CHEAPEST REAL ESTATE PROCURABLE

THAT evening, after supper, Wallingford sat on one of the broad, cane-seated chairs in front of the Atlas Hotel, smoking a big, black cigar from his own private store, and watched the regular evening parade go by. They came, two by two, the girls of the village, up one side of Maple Street, passed the Atlas Hotel, crossed over at the corner of the livery stable, went down past the Big Store and as far as the Campbellite church, where they crossed again and began a new round; and each time they passed the Atlas Hotel they giggled, or they talked loudly, or pushed one another, or did something to enlarge themselves in the transient eye. The grocery drummer and the dry-goods salesman sat together, a little aloof from J. Rufus, and presently began saying flippant things to the girls as they passed. A wake of giggles, after each such oc-

casion, frothed across the street at the livery-stable corner, and down toward the Campbellite church.

Molly presently slipped out of the garden gate and went down Maple Street by herself. Within twenty minutes she, too, had joined the parade, and with her was Fannie Bubble. As these passed the Atlas Hotel both the drummers got up.

"Hello, Molly," said the grocery drummer. "I've been waiting for you since Hector was a pup," and he caught her arm, while the dry-goods salesman advanced a little uncertainly.

"You 'tend to your own business, Joe Cling," ordered Molly, jerking her arm away, but nevertheless giving an inquiring glance toward her companion. That rigid young lady, however, was looking straight ahead. She was standing just in front of Wallingford.

"Come on," coaxed the grocery drummer; "I don't bite. Grab hold there on the other side, Billy."

Miss Bubble, however, was still looking so uncompromisingly straight ahead that Billy hesitated, and the willing enough Molly, seeing that the conference had "struck a snag," took matters into her own vigorous hands again.

"You're too fresh," she admonished the grocery

drummer. "Let go my arm, I tell you. Come on, Fannie," and she flounced away with her companion, turning into the gate of the hotel garden. Miss Fannie cast back a curious glance, not at the grocery drummer nor the veteran dry-goods salesman, but at the quiet J. Rufus.

The discomfited transients gave short laughs of chagrin and went back to their seats, but the grocery drummer was too young to be daunted for long, and by the time another section or two of the giggling parade had passed them he was ready for a second attempt. One couple, a tall, thin girl and a short, chubby one, who had now made the circuit three times, came sweeping past again, exchanging with each other hilarious persiflage which was calculated to attract and tempt.

"Wait a minute," said the grocery drummer to his companion.

He dashed straight across the street, and under the shadow of the big elm intercepted the long and short couple. There was a parley in which the girls two or three times started to walk away, a further parley in which they consented to stand still, a loud male guffaw mingled with a succession of shrill giggles, then suddenly the grocery salesman called:

"Come on, Billy!"

The dry-goods man half rose from his chair and hesitated.

"Come on, Billy!" again invited the grocery drummer. "We're going down to wade in the creek."

A particularly high-pitched set of giggles followed this tremendous joke, and Billy, his timid scruples finally overcome, went across the street, a ridiculous figure with his ancient body and his youthful clothes. Nevertheless, Wallingford felt just a trifle lonesome as he watched his traveling companions of the afternoon go sauntering down the street in company which, if silly, was at least human. While he regretted Broadway, Bob Ranger, dressed no whit different from his attire of the afternoon, except that his sleeves were rolled down, came out of the hotel and stood for an undecided moment in front of the door.

"Hello, Bob!" hailed Wallingford cordially, glad to see any face he knew. "Do you smoke?"

"Reckon I do," said Bob. "I was thinkin' just this minute of walkin' down to Bud Hegler's for some stogies."

"Sit down and have a cigar," offered Walling-

ford, producing a companion to the one he was then enjoying.

Bob took that cigar and smelled it; he measured its length, its weight, and felt its firmness.

"It ain't got any band on it, but I reckon that's a straight ten-center," he opined.

"I'll buy all you can get me of that brand for a quarter apiece," offered Wallingford.

"So?" said Bob, looking at it doubtfully. "I reckon I'd better save this for Sunday."

"No, smoke it now. I'll give you another one for Sunday," promised Wallingford, and he lit a match, whereupon Bob, biting the end off the cigar with his strong, white teeth, moistened it all over with his tongue to keep the curl of the wrapper down.

With vast gratification he sat down to enjoy that awe-inspiring cigar, and, by way of being entertaining, uttered comment upon the passing parade—frank, ingeniously told bits of personal history which would have been startling to one who had imbibed the conventional idea that all country folk are without guile. Wallingford was not so much shocked by these revelations, however, as he might have been, for he had himself been raised in a country town, though one not so small as Blakeville.

It was while Bob was in the midst of this more or less profane history that Molly and Fannie Bubble came out of the gate.

"Come here, Molly," invited Bob; "I want to introduce you to a friend of mine. He's going to stop here quite a long time. Mr. Wallingford—Molly; Miss Bubble—Mr. Wallingford. Come on; let's all take a walk," and confidently taking Molly's arm he started up the crossing, leaving Miss Bubble to Wallingford.

"It's a beautiful evening, isn't it?" said Fannie, as Wallingford caught step with her.

Wallingford had to hark back. Time had been when the line of conversation which went with Miss Bubble's opening remark had been as familiar to him as his own safety razor, but of late he had been entertaining such characters as Beauty Phillips, and conversation with the Beauty had consisted of lightning-witted search through the ends of the earth and the seas therein for extravagant hyperbole and metaphor. Harking back was so difficult that J. Rufus gave it up.

"Lovely evening," he admitted. "I've just been thinking about this weather. I've about decided to build a factory to put it up in boxes for the Chi-

cago Market. They'd pay any price for it there in the fall."

Miss Fannie considered this remark in silence for a moment, and then she laughed, a quiet, silvery laugh that startled J. Rufus by its musical quality.

"I don't see why you should laugh," protested Wallingford gravely. "If a man can get a monopoly on weather-canning it would be even better than the sleep-factory idea I've been considering."

"What was that like?" asked Fannie, interested in spite of the fact that these jokes were not at all the good old standards, which could be laughed at without the painful necessity of thought.

"Well," Wallingford explained, "I figured on building an immense dormitory and hiring about a thousand fat hoboes to sleep for me night and day. Then I intended to take that sleep and condense it and put it up in eight-hour capsules for visitors to New York. There ought to be a fortune in that."

Again a little silence and again that little silvery laugh which Wallingford found himself watching for.

"You're so funny," said Miss Fannie.

"For a long time I was divided between that and my anti-bum serum as a permanent investment," he

went on, glancing down at her as he extended himself along the line which had seemed to catch her fancy. She was looking up at him, her eyes shining, her lips half parted in an anticipatory smile, and unconsciously her hand had crept upon his arm, where it lay warm and vibrant. "You know," he explained, "they inoculate a guinea-pig or a sheep or something with disease germs, and from this animal, somehow or other, they extract a serum which cures that disease. Well, I propose to get a herd of billy-goats boiling spifflicated, and extract from them the jag serum, and with that inoculate all the rounders on Broadway at so much per inoc. Then they can stand up in front of an onyx bar and guzzle till it oozes out of their ears, without any worse effects than a lifting pain in the right elbow."

This time the laugh came more slowly, for here was a lot of language which, though refreshing, was tangled in knots that must be unraveled. Nevertheless, the laugh came, and at the sound of it Wallingford involuntarily pressed slightly against his side the hand that lay upon his arm. They were passing Hen Moozer's General Merchandise Emporium and Post-Office at the time, and upon the rickety porch, its posts, benches, and even floors whittled

like a huge Rosetta stone, sat a group of five young men. Just after the couple had cleared the end of the porch a series of derisive meows broke out. It was the old protest of town boy against city boy, of work clothes against "Sunday duds," of native against alien; and again J. Rufus harked back. It only provoked a smile in him, but he felt a sudden tenseness in the hand that lay upon his arm, and he was relieved when Bob and Molly, a half block ahead of them, turned hastily down a delightfully dark and shady cross street, in the shelter of which Bob immediately slipped his arm around Molly's waist. J. Rufus, pondering that movement and regarding it as the entirely conventional and proper one, essayed to do likewise; but Miss Fannie, discussing the unpleasant habit of her young townsmen with some indignation but more sense of humor, gently but firmly unwound J. Rufus' arm, placed it at his side and slipped her hand within it again without the loss of a syllable.

Wallingford was surprised at himself. In the old days he would have fought out this issue and would have conquered. Now, however, something had made this bold young man of the world suddenly tame. He himself helped Miss Fannie to put him

back upon grounds of friendly aloofness, and with a gasp he realized that for the first time in his life he had met a girl who had forced his entire respect. It was preposterous!

Unaccountably, however, they seemed to grow more friendly after that, and the talk drifted to J. Rufus himself, the places he had seen, the adventures he had encountered, the richness of luxury that he had sought and found, and the girl listened with breathless eagerness. They did not go back to Maple Street just now, for the Maple Street parade was only for the unattached. Instead, they followed the others down to the depot and back, and after another half-hour *détour* through the quiet, shady street, they found Bob and Molly waiting for them at the corner.

"Good night, Fannie," said Molly. "I'm going in. To-morrow's ironing day. Good night, Mr. Wallingford."

"Good night," returned Miss Fannie, as a matter of course, and again Wallingford harked back. He was to take Miss Fannie home. Quite naturally. Why not?

It was a long walk, but by no means too long, and when they had arrived at the big, fret-sawed house

of Jonas Bubble, J. Rufus was sorry. He lingered a moment at the gate, but only a moment, for a woman's shrill voice called:

"Is that you, Fannie? You come right in here and go to bed! Who's that with you?"

"You'd better go right away, please," pleaded Fannie in a flutter. "I'm not allowed to be with strangers."

This would have been the cue for a less adroit and diplomatic caller to hurry silently back up the street, and, as a matter of fact, this entirely conventional course was all that Mrs. Bubble had looked for. She was accordingly shocked when the gate opened, and in place of Fannie coming alone, J. Rufus, in spite of the girl's protest, walked deliberately up to the porch.

"Is Mr. Bubble at home?" he asked with great dignity.

Mrs. Bubble gasped.

"I reckon he is," she admitted.

"I'd like to see him, if possible."

There was another moment of silence, in which Mrs. Bubble strove to readjust herself.

"I'll call him," she said, and went in.

Mr. Jonas Bubble, revealed in the light of the

open door, proved to be a pursy man of about fifty-five, full of importance from his square-toed shoes to his gray sideburns; he exuded importance from every vest button upon the bulge of his rotundity, and importance glistened from the very top of his bald head.

"I am J. Rufus Wallingford," said that broad-chested young gentleman, whose impressiveness was at least equal to Mr. Bubble's importance, and he produced a neatly-engraved card to prove the genuineness of his name. "I was introduced to your daughter at the hotel, and I came down to consult with you upon a little matter of business."

"I usually transact business at my office," said Mr. Bubble pompously; "nevertheless, you may come inside."

He led the way into a queer combination of parlor, library, sitting-room and study, where he lit a big, hanging gasoline lamp, opened his old swinging top desk with a key which he carefully and pompously selected from a pompous bunch, placed a plush-covered chair for his visitor, and seated himself upon an old leather-stuffed chair in front of the desk.

"Now, sir," said he, swinging around to Walling-

ford and puffing out his cheeks, "I am ready to consider whatever you may have to say."

Mr. Wallingford's first action was one well-calculated to inspire interest. First he drew out the desk slide at Mr. Bubble's left; then from his inside vest pocket he produced a large flat package of greenbacks, no bill being of less than a hundred dollars' denomination. From this pile he carefully counted out eight thousand dollars, and put the balance, which Mr. Bubble hastily estimated at about fifteen hundred, back in his pocket. This procedure having been conducted with vast and impressive silence, Mr. Wallingford cleared his throat.

"I have come to ask a great favor of you," said he, sinking his voice to barely above a whisper. "I am a stranger here. I find, unfortunately, that there is no bank in Blakeville, and I have more money with me than I care to carry about. I learned that you are the only real man of affairs in the town, and have come to ask you if you would kindly make room for this in your private safe for a day or so."

Mr. Bubble, rotating his thumbs slowly upon each other, considered that money in profound silence. The possessor of so much loose cash was a gentleman, a man to be respected.

"With pleasure," said Mr. Bubble. "I don't myself like to have so much money about me, and I'd advise you, as soon as convenient, to take it up to Millford, where I do my banking. In the meantime, I don't blame you, Mr. Wallingford, for not wanting to carry this much money about with you, nor for hesitating to put it in Jim Ranger's old tin safe."

"Thank you," said Wallingford. "I feel very much relieved."

Mr. Bubble drew paper and pen toward him.

"I'll write you a receipt," he offered.

"Not at all; not at all," protested Wallingford, having gaged Mr. Bubble very accurately. "Between gentlemen such matters are entirely superfluous. By the way, Mr. Bubble, I see you have a large swamp on your land. Do you intend to let it lie useless for ever?"

"What else can I do with it?" demanded Mr. Bubble, wondering. That swamp had always been there. Naturally, it would always be there.

"You can't do very much with it," admitted Wallingford. "However, it is barely possible that I might see a way to utilize it, if the price were reasonable enough. What would you take for it?"

This was an entirely different matter. Mr. Bubble pursed up his lips.

"Well, I don't know. The land surrounding it is worth two hundred dollars an acre."

Wallingford grinned, but only internally. He knew this to be a highly exaggerated estimate, but he let it pass without comment.

"No doubt," he agreed; "but your swamp is worth exactly nothing per square mile; in fact, worth less than nothing. It is only a breeding-place of mosquitoes and malaria. How many acres does it cover?"

"About forty."

"I suppose ten dollars an acre would buy it?"

"By no means," protested Mr. Bubble. "I wouldn't have a right of way split through my farm for four hundred dollars. Couldn't think of it."

It was Wallingford's turn to be silent.

"Tell you what I'll do," he finally began. "I think of settling down in Blakeville. I like the town from what I've seen of it, and I may make some important investments here."

Mr. Bubble nodded his head gravely. A man who carried over eight thousand dollars surplus cash in his pocket had a right to talk that way.

"The matter, of course," continued Wallingford, "requires considerable further investigation. In the meantime, I stand ready to pay you now a hundred dollars for a thirty-day option upon forty acres of your swamp land, the hundred to apply upon a total purchase price of one thousand dollars. Moreover, I'll make it a part of the contract that no enterprise be undertaken upon this ground without receiving your sanction."

Mr. Bubble considered this matter in pompous silence for some little time.

"Suppose we just reduce that proposition to writing, Mr. Wallingford," he finally suggested, and without stirring from his seat he raised his voice and called: "Fannie!"

In reply two voices approached the door, one sharp, querulous, nagging, the other, the younger and fresher voice, protesting; then the girl came in, followed closely by her stepmother. The girl looked at Wallingford brightly. He was the first young man who had bearded the lioness at Bubble Villa, and she appreciated the novelty. Mrs. Bubble, however, distinctly glared at him, though the eyes of both women roved from him to the pile of bills

held down with a paper weight on Mr. Bubble's desk. Mr. Bubble made way for his daughter.

"Write a little agreement for Mr. Wallingford and myself," directed Mr. Bubble, and dictated it, much to the surprise of the women, for Jonas always did his own writing. They did not understand that he, also, wished to make an impression.

With a delicate flush of self-consciousness in her occupation Fannie wrote the option agreement, and later another document, acknowledging the receipt of eight thousand dollars to be held in trust. In exchange for the first paper J. Rufus gravely handed Mr. Bubble a hundred-dollar bill.

"To-morrow," said he, "I shall drop around to see you at your office, to confer with you about my proposed enterprise."

As Wallingford left the room, attended by the almost obsequious Bubble, he caught a lingering glance of interest, curiosity, and perhaps more, from the bright eyes of Fannie Bubble. Her stepmother, however, distinctly sniffed.

Meanwhile, Wallingford, at the gate, turned for a moment toward the distant swamp where it lay now ebony and glittering silver in the moonlight,

knitted his brows in perplexity, lit another of his black cigars, and strolled back to the hotel.

What on earth should he do with that swamp, now that he had it? Something good ought to be hinged on it. Should he form a drainage company to restore it to good farming land? No. At best he could only get a hundred and fifty dollars an acre, or, say, six thousand dollars for the forty. The acreage alone was to cost him a thousand; no telling what the drainage would cost, but whatever the figure there would not be profit enough to hypothe- cate. And it was no part of Wallingford's intention to do any actual work. He was through for ever with drudgery; for him was only creation.

What should he do with that swamp? As he thought of it, his mind's eye could see only its blackness. It was, after all, only a mass of dense, sticky, black mud!

Still revolving this problem in mind, Wallingford went to his bedroom, where he had scarcely arrived when Bob Ranger followed him, his sleeves rolled up again and a pail of steaming water in each hand.

"The old man said you was to have a bath when you come in," stated Bob. "How hot do you want it?"

"I think I'll let it go till morning and have it cold," replied Wallingford, chuckling.

"All right," said Bob. "It's your funeral and not mine. I'll just pour this in now and it'll get cool by morning."

In the next room—wherein the bed had been hastily replaced by two chairs, an old horsehair lounge and a kitchen table covered with a red tablecloth—Wallingford found a huge tin bathtub, shaped like an elongated coal scuttle, dingy white on the inside and dingy green on the outside, and battered full of dents.

"How'd you get along?" asked Bob, pausing to wipe the perspiration from his brow after he had emptied the two pails of water into the tub.

"All right," said Wallingford with a reminiscent smile.

"Old Mrs. Bubble drive you off the place?"

"No," replied Wallingford loftily. "I went in the house and talked a while."

"Go on!" exclaimed Bob, the glow of admiration almost shining through his skin. "Say, you're a peach, all right! How do you like Fannie?"

"She's a very nice girl," opined Wallingford.

"Yes," agreed Bob. "She's getting a little old,

though. She was twenty her last birthday. She'll be an old maid pretty soon, but it's her own fault."

Then Bob went after more water, and Wallingford, seating himself at the table with paper and pencil, plunged into a succession of rambling figures concerning Jonas Bubble's black swamp; and he figured and puzzled far into the night, with the piquant face of Miss Fannie drifting here and there among the figures.

CHAPTER XIX

WHEREIN BLAKEVILLE HAS OPPORTUNITY TO BE-
COME A GREAT ART CENTER

THE next morning Wallingford requisitioned the services of Bob and the little sorrel team again, and drove out to Jonas Bubble's swamp. Arrived there he climbed the fence, and, taking a sliver of fence rail with him, gravely prodded into the edge of the swamp in various places, hauling it up in each case dripping with viscid black mud, which he examined with the most minute care, dropping tiny drops upon the backs of clean cards and spreading them out smoothly with the tip of his finger, while he looked up into the sky inquiringly, not one gesture of his conduct lost upon the curious Bob.

When he climbed back into the buggy. Bob, finding it impossible longer to restrain his quivering curiosity, asked him:

"What's it good for?"

"I can't tell you just yet," said Wallingford kindly, "but if it is what I think it is, Bob, I've

made a great discovery, one that I am sure will not only increase my wealth but add greatly to the riches of Blakeville. Do you know where I could find Jonas Bubble at this hour?"

"Down at the mill, sure."

"Drive down there."

As they drove past Jonas Bubble's house they saw Miss Fannie on the back porch, in an old wrapper, peeling potatoes, and heard the sharp voice of the second Mrs. Bubble scolding her.

"Say," said Bob, "if that old rip was my step-mother I'd poke her head-first into that swamp back yonder."

Wallingford shook his head.

"She'd turn it black," he gravely objected.

"Why, it is black," protested Bob, opening his eyes in bewilderment.

In reply to this Wallingford merely chuckled. Bob, regarding him in perplexity for a while, suddenly saw that this was a joke, and on the way to the mill he snickered a score of times. Queer chap, this Wallingford; rich, no doubt, and smart as a whip; and something mysterious about him, too!

Wallingford found Jonas Bubble in flour-sifted garments in his office, going over a dusty file of bills.

"Mr. Bubble," said he, "I have been down to your swamp and have investigated its possibilities. I am now prepared, since I have secured the right to purchase this land, to confide to you the business search in which I have for some time been engaged, and which now, I hope, is concluded. Do you know, Mr. Bubble, the valuable deposit I think I have found in my swamp?"

"No!" ejaculated Bubble, stricken solemn by the confidential tone. "What is it?"

Wallingford took a long breath, swelling out his already broad chest, and, leaning over most impressively, tapped his compelling finger upon Jonas Bubble's knee. Then said he, with almost tragic earnestness:

"Black Mud!"

Jonas Bubble drew back astounded, eying Wallingford with affrighted incredulity. He had thought this young man sane.

"Black—" he gasped; "black—" and then hesitated.

"Mud!" finished Wallingford for him, more impressively than before. "High and low, far and near, Mr. Bubble, I have searched for a deposit of this sort. Wherever there was a swamp I have been,

but never until I came to Blakeville did I find what I believe to be the correct quality of black mud."

"Black mud," repeated Jonas Bubble meaninglessly, but awed in spite of himself.

"*Etruscan* black mud," corrected Wallingford. "The same rare earth out of which the world famous Etruscan pottery is manufactured in the little village of Etrusca, near Milan, Italy. The smallest objects of this beautiful jet-black pottery retail in this country from ten dollars upward. With your permission I am going to express some samples of this deposit to the world-famous pottery designer, Signor Vittoreo Matteo, formerly in charge of the Etruscan Pottery, but who is now in Boston waiting with feverish impatience for me to find a suitable deposit of this rare black mud. If I have at last found it, Mr. Bubble, I wish to congratulate you and Blakeville, as well as myself, upon the acquisition of an enterprise which will not only reflect vast credit on your charming and progressive little town, but will bring it a splendid accession of wealth."

Mr. Bubble rose from his chair and shook hands with young Wallingford in great, though pompous, emotion.

"My son," said he, "go right ahead. Take all

of it you want—that is,” he hastily corrected himself, “all you need for experimental purposes.” For, he reflected, there was no need to waste any of the rare and valuable Etruscan black mud. “I think I’ll go with you.”

“I’d be pleased to have you,” said Wallingford, as, indeed, he was.

On the way, Wallingford stopped at Hen Moozer’s General Merchandise Emporium and Post-Office, where he bought a large tin pail with a tight cover, a small tin pail and a long-handled garden trowel which he bent at right angles; and seven people walked off of Hen Moozer’s porch into the middle of the street to see the town magnate and the resplendent stranger, driven by the elated Bob Ranger, whirl down Maple Street toward Jonas Bubble’s swamp.

Arrived there, who so active in direction as Jonas Bubble?

“Bob,” he ordered, protruding his girth at least three inches beyond its normal position, “hitch those horses and jump over in the field here with us. Mr. Wallingford, you will want this sample from somewhere near the center of the swamp. Bob, back yonder beyond that clump of bushes you will find

that old flatboat we had right after the big rainy season. Hunt around down there for a long pole and pole out some place near the middle. Take this shovel and dig down and get mud enough to fill these two buckets."

Bob stood unimpressed. It was not an attractive task.

"And Bob," added Wallingford mildly, "here's a dollar, and I know where there's another."

"Sure," said Bob with the greatest of alacrity, and he hurried back to where the old flatboat, water-soaked and nearly as black as the swamp upon which it rested, was half submerged beyond the clump of bushes. When, after infinite labor, he had pushed that clumsy craft afloat upon the bosom of the shallow swamp, Mr. Bubble was on the spot with infinite direction. He told Bob, shouting from the shore, just where to proceed and how, down to the handling of each trowelful of dripping mud, and even to the emptying of each small pailful into the large pail.

"I don't know exactly how I'll get this boxed for shipping," hinted Wallingford, as Bob carried the pail laboriously back to the buggy.

"Right down at the mill," invited Mr. Bubble with

great cordiality. "I'll have my people look after it for you."

"That's very kind of you," replied Wallingford. "I'll give you the address," and upon the back of one of his own cards he wrote: Sig. Vittoreo Matteo, 710 Marabon Building, Boston, Mass., U. S. A., care Horace G. Daw.

That night he wrote a careful letter of explanation to Horace G. Daw.

Two weeks to wait. Oh, well, Wallingford could amuse himself by working up a local reputation. It was while he was considering this, upon the following day, that a farmer with three teeth drove up in a dilapidated spring-wagon drawn by a pair of beautiful bay horses, and stopped in front of Jim Ranger's livery and sales stable to talk hay. Wallingford, sitting in front of the hotel in lazy meditation, walked over and examined the team with a critical eye. They were an exquisite match, perfect in every limb, with manes and tails and coats of that peculiar silken sheen belonging to perfect health and perfect care.

"Very nice team you have," observed Wallingford.

"Finest match team anywhere," agreed Abner

Follis, plucking at his gray goatee and mouthing a straw, "an' I make a business o' raisin' thorough-breds. Cousins, they are, an' without a blemish on 'em. An' trot—you'd ought to see that team trot."

"What'll you take for them?" asked Wallingford.

The response of Abner Follis was quick and to the point. He kept a careful appraisal upon all his live stock.

"Seven hundred and fifty," said he, naming a price that allowed ample leeway for dickering.

It was almost a disappointment to him that Wallingford produced his wallet, counted over the exact amount that had been asked, and said briefly:

"Unhitch them."

"Well!" said Abner, slowly taking the money and throwing away his straw in petulance. It was dull and uninteresting to have a bargain concluded so quickly.

Wallingford, however, knew what he was about. Within an hour everybody in town knew of his purchase. Speculation that had been mildly active concerning him now became feverish. He was a rich nabob with money to throw away; had so much money that he would not even dicker in a horse deal

—and this was the height of human recklessness in Blakeville. Wallingford, purchasing Jim Ranger's new buggy and his best set of harness, drove to the Bubbles', the eyed of all observers, but before he had opened the gate Mrs. Bubble was on the porch.

"Jonas ain't at home," she shrilled down at him.

"Yes, I know," replied Wallingford; "but I came to see Miss Fannie."

"She's busy," said Mrs. Bubble with forbidding loftiness. "She's in the kitchen getting dinner."

Wallingford, however, strode quite confidently up the walk, and by the time he reached the porch Miss Fannie was in the door, removing her apron.

"What a pretty turnout!" she exclaimed.

"It's a beauty," agreed Wallingford. "I just bought it from Abner Follis."

She smiled.

"I bet he beat you in the bargain."

"So long as I'm satisfied," retorted Wallingford, smiling back at her, "I don't see why we shouldn't all be happy. Come on and take the first ride in it."

She glanced at her stepmother dubiously.

"I'm very busy," she replied; "and I'd have to change my dress."

"You look good enough just as you are," he in-

sisted. "Come right on. Mrs. Bubble can finish the dinner. I'll bet she's a better cook, anyhow," and he laughed cordially.

The remark was intended as a compliment, but Mrs. Bubble took distinct umbrage. This was, without doubt, a premeditated slur. Of course he knew that she had once been Mr. Bubble's cook!

"Fannie can't go," she snapped.

Wallingford walked straight up to Mrs. Bubble, beaming down upon her from his overawing height; and for just one affrighted moment Fannie feared that he intended to uptilt her stepmother's chin, or make some equally familiar demonstration. Instead, he only laughed down into that lady's belligerent eyes.

"Yes, she can," he insisted with large persuasiveness. "You were young once yourself, Mrs. Bubble, and not so very long ago."

It was not what he said, but his jovial air of secret understanding, that made Mrs. Bubble flush and laugh nervously and soften.

"Oh, I reckon I can get along," she said.

Miss Fannie, with a wondering glance at Wallingford, had already flown up-stairs, and J. Rufus set himself deliberately to be agreeable to Mrs.

Bubble. When Fannie came tripping down again in an incredibly short space of time, having shaken herself out of one frock and into another with an expedition which surprised even herself, she found her stepmother actually giggling! And when the young couple drove away in the bright, shining new rig behind the handsome bays, Mrs. Bubble watched after them with something almost like wistfulness. She had been young herself, once—and not so very long ago!

Opposite the Bubble swamp Wallingford stopped for a moment.

"I hope to be a very near neighbor of yours," said he, waving his hand out toward the wonderful deposit of genuine Etruscan black mud. "Did your father tell you about the pottery studios which may be built here?"

"Not a thing," she confessed with a slightly jealous laugh. "Papa never tells us anything at home. We'll hear it on the street, no doubt, as we usually do."

"Your father is a most estimable man, but I fear he makes a grave mistake in not telling you about things," declared Wallingford. "I believe in the value of a woman's intuition, and if I were as

closely related to you as your father I am sure I should confide all my prospects to you."

Miss Fannie gave a little inward gasp. That serious tide in the talk, fraught with great possibilities, for which every girl longs and which every girl dreads, was already setting ashore.

"You might get fooled," she said. "Father don't think any woman has very much gumption, and least of all me, since—since he married again."

"I understand," said Wallingford gently, and drove on. "Just to show you how *much* differently I look at things from your father, I'm going to tell you all about the black pottery project and see what you think of it."

Thereupon he explained to her in minute detail, a wealth of which came to him on the spur of the moment, the exact workings of the Etruscan pottery art. He painted for her, in the gray of stone and the yellow of face brick and the red of tiling, the beautiful studio buildings that were to be erected yonder facing the swamp; he showed her through cozy, cheerfully lighted apartments in those studios, where the best trained artists of Europe, under the direction of the wizard, Vittoreo Matteo, should execute ravishments of Etruscan black pottery; he

showed her, as the bays pranced on, connoisseurs and collectors coming from all over the country to visit the Blakeville studios, and carrying away priceless gems of the ceramic art at incalculable prices!

The girl drank in all these details with thirsty avidity.

"It's splendid! Perfectly grand!" she assured him with vast enthusiasm, and in her memory was stored every precious word that this genius had said; and they were stored in logical order, ready to reproduce on the slightest provocation, which was precisely the result which Wallingford had intended to produce.

It was nearing noon now, and making a *détour* by the railway road they drove up in front of the mill with the spanking bays just as Jonas Bubble was coming out of his office to go to dinner. Hilariously they invited him into the carriage, and in state drove him home.

Wallingford very wisely kept away from the Bubble home that afternoon and that evening, and by the next morning every woman in town had told all her men-folk about the vast Etruscan black pottery project!

CHAPTER XX

WALLINGFORD BEGINS TO UTILIZE THE WONDERFUL ETRUSCAN BLACK MUD

WALLINGFORD was just going in to dinner when a tall, thin-visaged young lady, who might have been nearing thirty, but insisted on all the airs and graces of twenty, came boldly up to the Atlas Hotel in search of him, and, by her right of being a public character, introduced herself. She was Miss Forsythe, principal over one other teacher in the Blakeville public school; moreover, she was president of the Women's Culture Club!

"It is about the latter that I came to see you, Mr. Wallingford," she said, pushing back a curl which had been carefully trained to be wayward. "The Women's Culture Club meets this coming Saturday afternoon at the residence of Mrs. Moozer. It just happens that we are making an exhaustive study of the Italian Renaissance, and we have nothing, *positively nothing*, about the renaissance of Italian

ceramics! I beg of you, Mr. Wallingford, I plead with you, to be our guest upon that afternoon and address us upon Etruscan Pottery."

Wallingford required but one second to adjust himself to this new phase. This was right where he lived. He could out-pretend anybody who ever made pretensions to having a pretense. He expanded his broad chest and beamed.

He knew but little about art, being only the business man of the projected American Etruscan Black Pottery Studios, but he would be more than pleased to tell them that little. He would, in fact, be charmed!

"You don't know how kind, how good you are, and what a treat your practical talk will be, I am sure," gurgled Miss Forsythe, biting first her upper lip and then her lower to make them redder, and then, still gurgling, she swept away, leaving Wallingford chuckling.

Immediately after lunch he went over to the telegraph office and wired to the most exclusive establishment of its sort in New York:

Express three black pottery vases Etruscan preferred but most expensive you have one eighteen inches high and two twelve inches high am wiring

fifty dollars to insure transportation send balance
C. O. D.

Not the least of J. Rufus' smile was that inserted clause, "Etruscan preferred." He had not the slightest idea that there was such pottery as Etruscan in the world, but his sage conclusion was that the big firm would think they had overlooked something; and his other clause, "most expensive you have," would insure proper results. That night he wrote to Blackie Daw:

Whatever you do, don't buy vase either twelve or eighteen inches high. Send one about nine.

Saturday morning the package came, and the excess bill was two hundred and forty-five dollars, exclusive of express charges, all of which J. Rufus cheerfully paid. He had that box delivered unopened to the residence of Mrs. Henry Moozer. That afternoon he dressed himself with consummate care, his gray frock suit and his gray bow tie, his gray waistcoat and his gray spats, by some subtle personality he threw about them, conveying delicately the idea of an ardent art amateur, but an

humble one, because he felt himself insufficiently gifted to take part in actual creation.

Was Miss Forsythe there? Miss Forsythe was there, in her pink silk, with cascade after cascade of ruffled flounces to take away the appalling height and thinness of her figure. Was Mrs. Moozer there? Dimly discernible, yes, backed into a corner and no longer mistress of her own house, though ineffectually trying to assert herself above a determined leadership. Also were there Mrs. Ranger, who was trying hard to learn to dote; Mrs. Priestly, who prided herself on a marked resemblance to Madame Melba, and had a high C which shattered chandeliers; and Mrs. Hispin, whose troublesome mustache in nowise interfered with her mad passion for the collection of antiques, which, fortunately consisting of early chromos, could be purchased cheaply in the vicinity of Blakeville; and Mrs. Bubble, whose specialty was the avoidance of all subjects connected with domestic science. Many other equally earnest and cultured ladies flocked about J. Rufus, as bees around a buckwheat blossom, until the capable and masterly president, by a careful accident arranging her skirts so that one inch of silken hose was visible, tapped her little silver gavel for order.

There ensued the regular reports of committees, ponderous and grave in their frivolity; there ensued unfinished business—relating to a disputed sum of thirty-nine cents; there ensued new business—relating to a disputed flaw in the constitution; there ensued a discussion of scarcely repressed acidity upon the right of the president to interfere in committee work; and then the gurgling president—with many a reference to the great masters in Italian art, with a wide digression into the fields of ceramics in general and of Italian ceramics in particular, with a complete history of the plastic arts back to the ooze stage of geological formation—introduced the speaker of the day.

J. Rufus, accepting gracefully his prominence, bowed extravagantly three times in response to the Chautauqua salute, and addressed those nineteen assembled ladies with a charming earnestness which did vast credit to himself and to the Italian ceramic renaissance. He invented for them on the spot a history of Etruscan pottery, a process of making it, a discovery of the wonderful Etruscan under-glaze, and the eye-moistening struggles and triumphs of the great Vittoreo Matteo from obscurity as a poor little barefooted Italian shepherd boy who was

caught constructing wonderful figures out of plain mud.

He regretted very much that he had been unable to secure, at such short notice, samples of the famous Etruscan pottery which this same Vittoreo Matteo had made famous, but he had secured the next best thing, and with renewed apologies to Mrs. Moozer, who had kindly consented to have a litter made upon her carpet, he would unpack the vases which had come that morning. With a fine eye for stage effect, Wallingford had had the covers of the boxes loosened, but had not had the excelsior removed. Now he had the box brought in and placed it upon the table, and then, from amid their careful wrappings, the precious vases were lifted!

"Ah!" — "How *ex-quisite!*" — "Bee--yewtiful!" Such was the chorus of the enraptured culture club.

Wallingford, smiling in calm triumph, was able to assure the almost fainting worshipers that these were but feeble substitutes for the exquisite creations that were shortly to be turned out in the studios that were to make Blakeville famous. Yes, he might now promise them that definitely! The matter was no longer one of conjecture. That very morning he had received an epoch-making letter

from the great Vittoreo Matteo! This letter he read. It fairly exuded with tears—warm, emotional, Latin tears of joy—over the discovery of this priceless, this glorious, this beatific black mud! Already the great Vittoreo was at work upon the sample sent him, modeling a vase after one of his own famous shapes of Etrusca. It would soon be completed, he would have it fired, and then he would send it to his dear friend and successful manager, so that he might himself judge how inexpressibly more than perfect was the wonderful mud of Blakeville.

Mr. Wallingford was himself transported to nearly as ecstatic heights over the prospect as the redoubtable Vittoreo Matteo, and as a memento of this auspicious day he begged to present the largest of these vases to the Women's Culture Club, to be in the keeping of its charming president. One of the smaller vases he begged to present to the hostess of the afternoon in token of the delightful hour he had spent in that house. The other he retained to present to a very gracious matron, the hospitality of whose home he had already enjoyed, and with whose eminent husband he had already held the most pleasant business relations; whereat Mrs. Jonas Bub-



"How ex-quisite!"—"Bee-yewtiful!" chorused the culture club

"HARLEY"

ble fairly wriggled lest her confusion might not be seen or correctly interpreted.

Close upon the frantic applause which followed these graceful gifts, pale tea and pink wafers were served by the Misses Priestly, Hispin, Moozer and Bubble, and the function was over except for the fluttering. Inadvertently, almost apparently quite inadvertently, when he went away, J. Rufus left behind him the crumpled c. o. d. bill which he had held in his hand while talking. That night Blakeville, from center to circumference, was talking of nothing but the prices of Etruscan vases. Why, these prices were not only stupendous, they were impossible—and yet there was the receipted bill! To think that anybody would pay real money in such enormous dole for mere earthen vases! It was preposterous; it was incredible—and yet there was the bill! Visions of wealth never before grasped by the minds of the citizens of Blakeville began to loom in the immediate horizon of every man, woman and child, and over all these visions of wealth hovered the beneficent figure of J. Rufus Wallingford.

On Sunday J. Rufus, in solemn black frock-coat and shiny top hat, attended church. From church he

went to the Bubble home, by the warm invitation of Jonas, for chicken dinner, and in the afternoon he took Miss Fannie driving behind the handsome bays. While she was making ready, however, he took Jonas Bubble in the rig and drove down to the swamp, where they paused in solemn, sober contemplation of that vast and beautiful expanse of Etruscan black mud. Mr. Bubble had, of course, seen the glowing letter of Vittoreo Matteo shortly after its arrival, and he was not unprepared for J. Rufus' urgency.

"To-morrow," said J. Rufus, as he swept his hand out over the swamp with pride of possession, "to-morrow I shall exercise my option; to-morrow I shall begin drainage operations; to-morrow I shall order plans prepared for the first wing of the Blakeville Etruscan Studios," and he pointed out a spot facing the Bubble mansion. "Only one thing worries me. In view of the fact that we shall have a large pay-roll and handle considerable of ready cash, I regret that Blakeville has no bank. Moreover, it grates upon me that the thriving little city of my adoption must depend on a smaller town for all its banking facilities. Why don't you start a bank, Mr. Bubble, and become its president? If you will start

a subscription list to-morrow I'll take five thousand dollars' worth of stock myself."

To become the president of a bank! That was an idea which had not previously presented itself to the pompous Mr. Bubble, but now that it had arrived it made his waistband uncomfortable. Well, the town needed a bank, and a bank was always profitable. His plain civic duty lay before him. President Bubble, of the Blakeville Bank; or, much better still, the Bubble Bank! Why not? He was already the most important man in the community, and his name carried the most weight. President Bubble, of the Bubble Bank! By George! It was a good idea!

Meanwhile, a clean, clear deed and title to forty acres of Jonas Bubble's black mud was recorded in the Blake County court-house, and J. Rufus went to the city, returning with a discreet engineer, who surveyed and prodded and waded, and finally installed filtration boxes and a pumping engine; and all Blakeville came down to watch in solemn silence the monotonous jerks of the piston which lifted water from the swamp faster than it flowed in. For hours they stood, first on one foot and then on the other, watching the whirl of the shining fly-wheel, the exhaust of the steam, the smoke of the stack, and the

gushing of the black water through the big rubber nozzle to the stream which had heretofore merely trickled beneath the rickety wooden road culvert. It watched in awed silence the slow recession of waters, the appearance of unexpected little lakes and islands and slimy streams in the shining black bottom of that swamp.

On the very day, too, that this work was installed, there came from Vittoreo Matteo, in Boston, the Etruscan vase. Wallingford, opening it in the privacy of his own room, was intensely relieved to find that Blackie had bought one of entirely different shape and style of decoration from those he had already shown, and he sent it immediately to the house of Mrs. Hispin, where that week's meeting of the Women's Culture Club was being held. He followed it with his own impressive self to show them the difference between the high-grade Etruscan ware and the inferior ware he had previously exhibited. He placed the two pieces side by side for comparison. Though they had been made by the same factory, the ladies of the Women's Culture Club one and all could see the enormous difference in the exquisiteness of the under-glaze. The Etruscan ware was infinitely superior, and just think! this beautiful

vase was made from Blakeville's own superior article of black mud!

Up in Hen Moozer's General Merchandise Emporium and Post-Office Wallingford arranged for a show window, and from behind its dusty panes he had the eternal pyramid of fly-specked canned goods removed. In its place he constructed a semi-circular amphitheater of pale blue velvet, bought from Moozer's own stock, and in its center he placed the priceless bit of Etruscan ware, the first splendid art object from the to-be-famous Blakeville Etruscan studios!

In the meantime, Jonas Bubble had found willing subscribers to the stock of the Bubble Bank, and already was installing an impregnable vault in his vacant brick building at the intersection of Maple Avenue and Blake Street. By this time every citizen had a new impulse of civic pride, and vast commercial expansion was planned by every business man in Blakeville. Even the women felt the contagion, and it was one of the sorrows of Miss Forsythe's soul that her vacation arrangements had already been made for the summer, and that she should be compelled to go away even for a short time, leaving all this inspiring progress behind her. It would be

just like Mrs. Moozer to take advantage of the situation! Mrs. Moozer was vice-president of the Women's Culture Club.

The Bubble County Bank collected its funds, took possession of its new quarters and made ready for business. Jonas Bubble, changing his attire to a frock suit for good and all, became its president. J. Rufus had also been offered an office in the bank, but he declined. A directorship had been urged upon him, but he steadfastly refused, with the same firmness that he had denied to Jonas Bubble a share in his pottery or even his drainage project. No, with his five thousand dollars' worth of stock he felt that he was taking as great a share as a stranger might, with modesty, appropriate to himself in their municipal advancement. Let the honors go to those who had grown up with the city, and who had furnished the substantial nucleus upon which their prosperity and advancement might be based.

He intended, however, to make free use of the new banking facilities, and by way of showing the earnestness of that intention he drew from his New York bank half of the sum he had cleared on his big horse-racing "frame up," and deposited these funds in the Bubble Bank. True enough, three days

after, he withdrew nearly the entire amount by draft in favor of one Horace G. Daw, of Boston, but a week later he deposited a similar amount from his New York bank, then increased that with the amount previously withdrawn in favor of Horace G. Daw. A few days later he withdrew the entire account, replaced three-fourths of it and drew out one-half of that, and it began to be talked about all over the town that Wallingford's enterprises were by no means confined to his Blakeville investments. He was a man of large financial affairs, which required the frequent transfer of immense sums of money. To keep up this rapid rotation of funds, Wallingford even borrowed money which Blackie Daw had obtained in the same horse-racing enterprise. Sometimes he had seventy-five thousand dollars in the Bubble Bank, and sometimes his balance was less than a thousand.

In the meantime, J. Rufus allowed no opportunities for his reputation to become stale. In the Atlas Hotel he built a model bath-room which was to revert to Jim Ranger, without money and without price, when Wallingford should leave, and over his bath-tub he installed an instantaneous heater which was the pride and delight of the village. It cost him

a pretty penny, but he got tenfold advertising from it. By the time this sensation had begun to die he was able to display drawings of the quaint and pretty vine-clad Etruscan studio, and to start men to digging trenches for the foundations!

CHAPTER XXI

THE GREAT VITTOREO MATTEO, MASTER OF BLACK
MUD, ARRIVES! BRAVA! HE DEPARTS! BRAVA!

ONE day a tall, slender, black-haired, black-mustached and black-eyed young man, in a severely ministerial black frock suit, dropped off the train and inquired in an undoubted foreign accent for the Atlas Hotel. Even the station loungers recognized him at once as the great and long-expected artist, Signor Vittoreo Matteo, who, save in the one respect of short hair, was thoroughly satisfying to the eye and imagination. Even before the spreading of his name upon the register of the Atlas Hotel, all Blakeville knew that he had arrived.

In the hotel office he met J. Rufus. Instantly he shrieked for joy, embraced Wallingford, kissed that discomfited gentleman upon both cheeks and fell upon his neck, jabbering in most broken English his joy at meeting his dear, dear friend once more. In the privacy of Wallingford's own room, Walling-

ford's dear Italian friend threw himself upon the bed and kicked up his heels like a boy, stuffing the corner of a pillow in his mouth to suppress his shrieks of laughter.

"Ain't I the regular buya-da-banan Dago for fair?" he demanded, without a trace of his choice Italian accent.

"Blackie," rejoiced Wallingford, wiping his eyes, "I never met your parents, but I've a bet down that they came from Naples as ballast in a cattle steamer. But I'm afraid you'll strain yourself on this. Don't make it too strong."

"I'll make Salvini's acting as tame as a jointed crockery doll," asserted Blackie. "This deal is nuts and raisins to me; and say, J. Rufus, your sending for me was just in the nick of time. Just got a tip from a post-office friend that the federal officers were going to investigate my plant, so I'm glad to have a vacation. What's this new stunt of yours, anyhow?"

"It's a cinch," declared Wallingford, "but I don't want to scramble your mind with anything but the story of your own life."

To his own romantic, personal history, as Vittoreo Matteo, and to the interesting fabrications about the

world-famous Etruscan pottery, in the village of Etrusca, near Milan, Italy, Blackie listened most attentively.

"All right," said he at the finish; "I get you. Now lead me forth to the merry, merry villagers."

Behind the spanking bays which had made Fannie Bubble the envied of every girl in Blakeville, Wallingford drove Blackie forth. Already many of the faithful had gathered at the site of the Blakeville Etruscan Studios in anticipation of the great Matteo's coming, and when the tall, black-eyed Italian jumped out of the buggy they fairly quivered with gratified curiosity. How well he looked the part! If only he had had long hair! The eyes of the world-famous Italian ceramic expert, however, were not for the assembled denizens of Blakeville; they were only for that long and eagerly desired deposit of Etruscan soil. He leaped from the buggy; he dashed through the gap in the fence; he rushed to the side of that black swamp, the edges of which had evaporated now until they were but a sticky mass, and said:

"Oh, da g-r-r-a-a-n-da mod!"

Forthwith, disregarding his cuffs, disregarding his rings, disregarding everything, he plunged both

his white hands into that sticky mass and brought them up dripping-full of that precious material—the genuine, no, better than genuine, Etruscan black mud!

A cheer broke out from assembled Blakeville. This surely was artistic frenzy! This surely was the emotional temperament! This surely was the manner in which the great Italian black-pottery expert *should* act in the first sight of his beloved black mud!

“Da gr-r-r-r-a-a-n-da mod!” he repeated over and over, and drew it close to his face that he might inspect it with a near and loving eye.

One might almost have thought that he was about to kiss it, to bury his nose in it; one almost expected him to jump into that pond and wallow in it, his joy at seeing it was so complete.

It was J. Rufus Wallingford himself who, catching the contagion of this superb fervor, ran to the pail of drinking-water kept for the foundation workmen, and brought it to the great artist. J. Rufus himself poured water upon the great artist’s hands until those hands were free of their Etruscan coating, and with his own immaculate handkerchief he dried those deft and skilful fingers, while the great

Italian potter looked up into the face of his business manager with almost tears in his eyes!

It was a wonderful scene, one never to be forgotten, and in the enthusiasm of that psychological moment Mrs. Moozer rushed forward. Mrs. Moozer, acting president of the Women's Culture Club in the absence of Miss Forsythe, saw here a glorious opportunity; here was where she could "put one over" upon that all-absorptive young lady.

"My dear Mr. Wallingford, you must introduce me at once!" she exclaimed. "I can not any longer restrain my impatience."

His own voice quavering emotions of several sorts, Wallingford introduced them, and Mrs. Moozer shook ecstatically the hand which had just caressed the dear swamp.

"And so this is the great Matteo!" she exclaimed. "Signor, as acting president of the Women's Culture Club, I claim you for an address upon your sublime art next Saturday afternoon. Let business claim you afterward."

"I hav'a—not da gooda Englis," said Blackie Daw, with an indescribable gesture of the shoulders and right arm, "but whata leetle I cana say, I s'alla be amost aglad to tella da ladees."

Never did man enjoy himself more than did Blackie Daw. Blakeville went wild over this gifted, warmly temperamental foreigner. They dined him and they listened to his soul-satisfying, broken English with vast respect, even with veneration; the women because he was an artist, and the men because he represented vast money-earning capacity. Even the far-away president of the Women's Culture Club heard of his advent from a faithful adherent, an anti-Moozer and pro-Forsythe member, and on Saturday morning J. Rufus Wallingford received a gushing letter from that enterprising lady.

MY DEAR MR. WALLINGFORD:

I have been informed that the great event has happened, and that the superb artist has at last arrived in Blakeville; moreover, that he is to favor the Women's Culture Club, of which I have the honor to be president, with a talk upon his delightful art. I simply can not resist presiding at that meeting, and I hope it is not uncharitable toward Mrs. Moozer that I feel it my duty to do so; consequently I shall arrive in time, I trust, to introduce him; moreover, to talk with him in his own, limpid, liquid language. I have been, for the past month, taking phonograph lessons in Italian for this moment, and I trust that it will be a pleasant surprise to him to be addressed in his native tongue.

Wallingford rushed up-stairs to where Blackie was leisurely getting ready for breakfast.

"Old scout," he gasped, "your poor old mother in Italy is at the point of death, so be grief-stricken and hustle! Get ready for the next train out of town, you hear? Look at this!" and he thrust in front of Blackie's eyes the fatal letter.

Blackie looked at it and comprehended its significance.

"What time does the first train leave?" he asked.

"I don't know, but whatever time it is I'll get you down to it," said Wallingford. "This is warning enough for me. It's time to close up and take my profits."

The next east-bound train found Blackie Daw and Wallingford at the station, and just as it slowed down, Blackie, with Wallingford helping him carry his grips, was at the steps of the parlor car. He stood aside for the stream of descending passengers to step down, and had turned to address some remark to Wallingford, when he saw that gentleman's face blanch and his jaw drop. A second later a gauzy female had descended from the car and seized upon J. Rufus. Even as she turned upon him,

Blackie felt the sinking certainty that this was Miss Forsythe.

"And this is Signor Matteo, I am sure," she gushed. "You're *not* going away!"

"Yes," interposed Wallingford, "his grandmother—I mean his mother—in Genoa is at the point of death, and he must make a hasty trip. He will return again in a month."

"Oh, it is too bad, too bad indeed!" she exclaimed. "I sympathize with you, *so* deeply, Signor Matteo. Signor, . . ."

The dreaded moment had come, and Wallingford braced himself as Miss Forsythe, cocking her head upon one side archly, like a dear little bird, gurgled out one of her very choicest bits of phonograph Italian!

Blackie Daw never batted an eyelash. He beamed upon Miss Forsythe, he displayed his dazzling white teeth in a smile of intense gratification, he grasped Miss Forsythe's two hands in the fervor of his enthusiasm—and, with every appearance of lively intelligence beaming from his eyes, he fired at Miss Forsythe a tumultuous stream of utterly unintelligible gibberish!

As his flow continued, to the rhythm of an oc-

casional, warm, double handshake, Miss Forsythe's face turned pink and then red, and when at last, upon the conductor's signal, Blackie hastily tore himself away and clambered on board, waving his hand to the last and erupting strange syllables which had no kith or kin, Miss Forsythe turned to Wallingford, nearly crying.

"It is humiliating; it is *so* humiliating," she admitted, trapped into confession by the suddenness of it all; "but, after all my weeks of preparation, I wasn't able to understand one word of that beautiful, limpid Italian!"

CHAPTER XXII

IN WHICH J. RUFUS GIVES HIMSELF THE SURPRISE
OF HIS LIFE

WALLINGFORD had kept his finger carefully upon the pulse of the Bubble Bank by apparently inconsequential conversations with President Bubble, and he knew its deposits and its surplus almost to the dollar. Twice now he had checked out his entire account and borrowed nearly the face of his bank stock, on short time, against his mere note of hand, replacing the amounts quickly and at the same time depositing large sums, which he almost immediately checked out again.

On the Saturday following Blackie Daw's departure all points had been brought together: the drainage operation had been completed; walls had been built about the three springs which supplied the swamp; the foundation of the studio had been completed, and all his workmen paid off and discharged; and the surplus of the Bubble Bank had reached approximately its high-water mark.

On Sunday Wallingford, taking dinner with the Bubbles, unrolled a set of drawings, showing a beautiful Colonial residence which he proposed to build on vacant property he had that day bought, just east of Jonas Bubble's home.

"Good!" approved Jonas with a clumsily bantering glance at his daughter, who colored deliciously. "Going to get married and settle down?"

"You never can tell," laughed Wallingford. "Whether I do or not, however, the building of one or several houses like this would be a good investment, for the highly paid decorators and modelers which the pottery will employ will pay good rents."

Jonas nodded gravely.

"How easily success comes to men of enterprise and far-sightedness," he declared with hearty approbation, in which there was mixed a large amount of self-complacency; for in thus complimenting Wallingford he could not but compliment himself.

On Monday Wallingford walked into the Bubble Bank quite confidently.

"Bubble, how much is my balance?" he asked, as he had done several times before.

Mr. Bubble, smiling, turned to his books.

"Three thousand one hundred and sixty-two dollars and fifty-eight cents," said he.

"Why, I'm a pauper!" protested Wallingford. "I never could keep track of my bank balance. Well, that isn't enough. I'll have to borrow some."

"I guess we can arrange that," said Jonas with friendly, one might almost say paternal, encouragement. "How much do you want?"

"Well, I'll have to have about forty-five thousand dollars, all told," replied Wallingford in an offhand manner.

He had come behind the railing, as he always did. He was leaning at the end of Mr. Bubble's desk, his hands crossed before him. From his finger sparkled a big three-carat diamond; from his red-brown cravat—price three-fifty—sparkled another brilliant white stone fully as large; an immaculate white waistcoat was upon his broad chest; from his pocket depended a richly jeweled watch-fob. For just an instant Jonas Bubble was staggered, and then the recently imbibed idea of large operations quickly reasserted itself. Why, here before him stood a commercial Napoleon. Only a week or so before Wallingford's bank balance had been sixty thousand dollars; at other times it had been even more, and

there had been many intervals between when his balance had been less than it was now. Here was a man to whom forty-five thousand dollars meant a mere temporary convenience in conducting operations of incalculable size. Here was a man who had already done more to advance the prosperity of Blakeville than any one other—excepting, of course, himself—in its history. Here was a man predestined by fate to enormous wealth, and, moreover, one who might be linked to Mr. Bubble, he hoped and believed, by ties even stronger than mere business associations.

“Pretty good sum, Wallingford,” said he. “We have the money, though, and I don’t see why we shouldn’t arrange it. Thirty-day note, I suppose?”

“Oh, anything you like,” said Wallingford carelessly. “Fifteen days will do just as well, but I suppose you’d rather have the interest for thirty,” and he laughed pleasantly.

“Yes, indeed,” Jonas replied, echoing the laugh. “You’re just in the nick of time, though, Wallingford. A month from now we wouldn’t have so much. I’m making arrangements not to have idle capital on hand.”

“Idle money always yells at me to put it back into

circulation," said Wallingford, looking about the desk. "Where are your note blanks?"

"Er—right here," replied Mr. Bubble, drawing the pad from a drawer. "By the way, Wallingford, of course we'll have to arrange the little matter of securities, and perhaps I'd better see the directors about a loan of this size."

"Oh, certainly," agreed Wallingford. "As for security, I'll just turn over to you my bank stock and a holding on the Etruscan property."

For one fleeting instant it flashed across Mr. Bubble's mind that he had sold this very property to Wallingford for the sum of one thousand dollars; but a small patch of stony ground which had been worth absolutely nothing before the finding of gold in it had been known to become worth a million in a day, as Wallingford had once observed when looking across the great swamp, and now the mine he had sold to Wallingford for a song was worth almost any sum that might be named. Hen Moozer, when consulted, was of that opinion; Jim Ranger was of that opinion; Bud Hegler was of that opinion; the other directors were of that opinion; every one in Blakeville was of that opinion; so Wallingford got his forty-five thousand dollars, and the

Bubble Bank held in return a mortgage on Wallingford's bank stock, and on forty acres of genuine Etruscan black mud.

"By the way, Mr. Bubble," said Wallingford, tucking the bills of exchange into his pocket, "I'm going to take a little run into New York to-day. Would you mind putting the plans for my new house into the hands of the two contractors here for them to figure on?"

"With pleasure. Hope you have a good trip, my boy."

Well, it was all over, but he was not quite so well satisfied as he had been over the consummation of certain other dubious deals. Heretofore he had hugely enjoyed the matching of his sharp wits against duller ones, had been contemptuous of the people he out-manœvered, had chuckled in huge content over his triumphs; but in this case there was an obstacle to his perfect enjoyment, and that obstacle was Fannie Bubble. He was rather impatient about it.

He started early for the train, instructing Bob Ranger to be there to drive back the bays, and drove around by way of Jonas Bubble's house. As he was

about to hitch his horses the door opened, and Fannie, dressed for the afternoon, but hatless, came flying out, her head bent and her hands back over it. She was crying, and was closely pursued by Mrs. Bubble, who brandished a feather duster, held by the feather end. Wallingford ran to open the gate as Fannie approached it, closing it and latching it in time to stop her stepmother.

"What's the matter?" he asked.

"She's a lazy, good-for-nothing, frivolous huzzy!" declared Mrs. Bubble in hot wrath.

"I've been looking for just that kind," asserted Wallingford. "She'll do for me. Fannie, get into the buggy. I came down to take you for a ride to the depot."

"If she goes away from this house she don't come back till she gets down on her knees and begs my forgiveness!" shrieked the woman.

"If she does that I'll have her sent to a bugitorium," declared Wallingford. "She don't need to come back here. I'll take care of her myself. You'll go with me, won't you, Fannie?"

"Anywhere," she said brokenly.

"Then come on."

Turning, he helped her into the buggy and they

drove away, followed by the invectives of Mrs. Bubble. The girl was in a tumult of emotion, her whole little world clattering down about her ears. Bit by bit her story came out. It was sordid enough and trivial enough, but to her it was very real. That afternoon she had planned to go to the country for ferns with a few girls, and they were to meet at the house of one of her friends at one o'clock. Her stepmother had known about it three days in advance, and had given her consent. When the time came, however, she had suddenly insisted that Fannie stop to wash the dishes, which would have made her a half-hour late. There followed protest, argument, flat order and as flat refusal—then the handle of the feather duster. It was not an unusual occurrence for her stepmother to slap her, Fannie admitted in her bitterness. Her father, pompous enough outside, was as wax in the hands of his termagant second wife, and, though his sympathies were secretly with the girl, he never dared protect her.

They had driven straight out the west road in the excitement, but Wallingford, remembering in time his train schedule, made the straightest *détour* possible to the depot. He had barely time to buy his

tickets when the train came in, and he hurried Fannie into the parlor car, her head still in a whirl and her confusion heightened by the sudden appreciation of the fact that she had no hat. The stop at Blakeville was but a brief one, and as the train moved away Fannie looked out of the window and saw upon the platform of the little depot, as if these people were a part of another world entirely, the station agent, the old driver of the dilapidated 'bus, Bob Ranger and others equally a part of her past life, all looking at her in open-mouthed astonishment. Turning, as the last familiar outpost of the town slipped by, she timidly reached out her hand and laid it in that of Wallingford.

The touch of that warm hand laid on his electrified Wallingford. Many women had loved him, or thought they did, and he had held them in more or less contempt for it. He had regarded them as an amusement, as toys to be picked up and discarded at will; but this, somehow, was different. A sudden and startling resolve came to him, an idea so novel that he smiled over it musingly for some little time before he mentioned it.

"By George!" he exclaimed by and by; "I'm going to marry you!"

“Indeed!” she exclaimed in mock surprise, and laughed happily. “The way you said it sounded so funny.”

She was perfectly content.

CHAPTER XXIII

WALLINGFORD GIVES HIMSELF STILL ANOTHER STUPENDOUS SURPRISE

MRS. WALLINGFORD, gowned and hatted and jeweled as Fannie Bubble had never been, and had never expected to be, tried the luxurious life that J. Rufus affected and found that she liked it. She was happy from day's end to day's end. Her husband was the most wonderful man in the world, flawless, perfect. Immediately upon their arrival in the city he had driven in hot haste for a license, and they were married before they left the court-house. Then he had wired the news to Jonas Bubble.

"We start on our honeymoon at once," he had added, and named their hotel.

By the time they had been shown to the expensive suite which Wallingford had engaged, a reply of earnest congratulation had come back from Jonas Bubble. The next day had begun the delights of

shopping, of automobile rides, of the races, the roof gardens, the endless round of cafés. This world was so different, so much brighter and better, so much more pleasant in every way than the world of Blakeville, that she never cared to go back there—she was ashamed to confess it to herself—even to see her father!

Blackie Daw, still keeping out of the way of federal officers who knew exactly where to find him, met J. Rufus on the street a week after his arrival, and, learning from him of his marriage to Fannie, came around to Wallingford's hotel to "look her over." Fannie marveled at Signor Matteo's rapid advance in English, especially his quick mastery of the vernacular, but she found him very amusing.

"You win," declared Blackie with emphasis, when he and Wallingford had retired to a cozy little corner in the bar café. Fannie had inspired in him the awed respect that men of his stamp always render to good women. "You certainly got the original prize package. You and I are awful skunks, Jim."

"She makes me feel that way, too, now and then," admitted Wallingford. "I'd be ashamed of myself for marrying her if I hadn't taken her from such a dog's life."

"She seems to enjoy this one," said Blackie. "You're spending as much money on her as you used to on Beauty Phillips."

"Just about," agreed Wallingford. "However, papa-in-law is paying for the honeymoon."

"Does he know it?" asked Blackie.

Wallingford chuckled.

"Not yet," he admitted. "I'd like to see him when he finds it out."

Blackie also grinned.

"That little Blakeville episode was the happiest period of my life," he declared. "By the way, J. Rufus, what was your game down there? I never understood."

"As simple as a night-shirt," explained Wallingford. "I merely hunted through the postal guide for the richest little town I could find that had no bank. Then I went there and had one started so I could borrow its money."

Blackie nodded comprehendingly.

"Then you bought a piece of property and raised it to a fictitious value to cover the loan," he added. "Great stunt; but it seems to me they can get you for it. If they catch you up in one lie they can

prove the whole thing to have been a frame-up. Suppose they find out?"

Wallingford swelled up with righteous indignation.

"Vittoreo Matteo," he charged, "you are a rascally scoundrel! I met you in New York and you imposed upon me with a miserable pack of lies. I have investigated and I find that there is no Etrusca, near Milan, Italy, no Etruscan black pottery, no Vittoreo Matteo. You induced me to waste a lot of money in locating and developing a black mud-swamp. When you had gained my full confidence you came to me in Blakeville with a cock-and-bull story that your mother was dying in Genoa, and on the strength of that borrowed a large sum of money from me. You are gone—I don't know where. I shall have to make a clean breast of this matter to Jonas Bubble, and tell him that if I can not pay that note when it falls due he will have to foreclose. You heartless villain! Waiter, ice us another bottle of that ninety-three."

When Wallingford returned to his wife he found her very thoughtful.

"When are we going to Blakeville, Jim?" she asked.

He studied her curiously for a moment. She would have to know him some time or other. He had hoped to put it off while they were leading this unruffled existence, but now that the test had come he might as well have it over with.

"I'm not going back," he declared. "I'm through with Blakeville. Aren't you?"

"Yes," she admitted, pondering it slowly. "I could be happy here always, or, if not here, wherever you are. But your business back there, Jim?"

He chuckled.

"I have no business there," he told her. "My business is concluded. I borrowed forty-five thousand dollars on that forty acres of sticky mud, and I think I'll just let the bank foreclose."

She looked at him a moment, dry-eyed and dry-lipped.

"You're joking," she protested, in a low voice.

"Not at all," he seriously assured her.

They looked at each other steadily for some moments, and gradually Wallingford saw beneath those eyes a spirit that he might conquer, but, having conquered, would always regret.

"It's—it's a swindle!" she gasped, as the true sit-

uation began to dawn upon her. "You don't mean, Jim, that you are a swindler!"

"No, I wouldn't call it that," he objected, considering the matter carefully. "It is only rather a shrewd deal in the game of business. The law can't touch me for it unless they should chase down Vitoreo Matteo and find him to be a fraud, *and prove that I knew it!*"

She was thoughtful a long time, following the intricate pattern of the rug in their sitting-room with the toe of her neatly-shod foot. She was perfectly calm, and he drew a sharp breath of relief. He had expected a scene when this revelation should come; he was more than pleased to find that she was not of the class which makes scenes. Presently she looked up.

"Have you thought of what light this puts me in at home? Have you thought how I should be regarded in the only world I have ever known? Why, there are a thousand people back in Blakeville who know me, and even if I were never to meet one of them again— Jim, it mustn't be! You must not destroy my self-respect for ever. Have you spent any of that money?"

"Well, no," he reluctantly replied. "I have plenty of money besides that."

"Good!" said she with a gasp of relief. "Write father that, as you will be unable to carry out your projects, you are sending him the money to take up that note."

Wallingford was silent a long time. Wonderful the influence this girl had over him. He was amazed at himself.

"I can't remember when I ever gave up any money," he finally said, with an attempt at lightness; "but, Fannie, I think I'll do it just this once—for you—as a wedding present."

"You'll do it right away, won't you?"

"Right this minute."

He walked over and stooped down to kiss her. She held up her lips submissively, but they were cold, and there was no answering pressure in them. Silently he took his hat and started down-stairs.

"By the way," he said, turning at the door, "I'm going to make your father a present of that bay team."

He scarcely understood himself as he dictated to the public stenographer a letter to Jonas Bubble, so far different from the one he had planned to write.

It was not like him to do this utterly foolish thing, and yet, somehow, he felt that he could not do otherwise. When he came back up-stairs again, the letter written and a check inclosed in it and the whole mailed, he found her in the same chair, but now she was crying. He approached her hesitantly and stood looking down at her for a long, long time. It was, perhaps, but one minute, but it seemed much longer. Now was the supreme test, the moment that should influence all their future lives, and he dreaded to dissolve that uncertainty.

He knelt beside her and put his arm about her. Still crying, she turned to him, threw both arms around his neck and buried her head on his shoulder—and as she cried she pressed him more tightly to her!

CHAPTER XXIV

CASTING ABOUT FOR A STRAIGHT BUSINESS, PATENT
MEDICINE PROVIDES THE ANSWER

THAT was a glorious honeymoon! They traveled from one gay summer resort to another, and when Fannie expressed the first hint of fatigue, Wallingford, who had grown to worship her, promptly provided her with complete and unique rest, by taking her to some one of the smaller inland cities of the type which he loved, installing her in a comfortable hotel, and living, for a week or so, a quiet, lazy existence consisting largely of mere eating and sleeping, and just enough exercise to keep in good health. In all this time there was not one jarring thought, one troubled moment, nor one hint of a shadow. J. Rufus took his wife into all sorts of unique experiences, full of life and color and novelty, having a huge pride in her constant wonder and surprise.

It happened, while upon one of these resting so-

journs, that they one night paused on the edge of a crowd which stood gaping at a patent medicine faker. Suddenly recognizing an old acquaintance in the picturesque orator with the sombrero and the shoulder-length gray hair, Wallingford drew closer.

Standing behind the "doctor," upon the seat of his carriage where the yellow light of a gasolene torch flared full upon it, was a gaudy, lifesize anatomical chart, and with this as bait for his moths he was extolling the virtues of Quagg's Peerless Sciatacata.

"Here, my friends," he declared, unfolding one of the many hinged flaps of the gory chart, "you *bee*-hold the intimate relation of the stomach with all the *inn*-ternal organs, and above all with the blood, which, pumped by the heart through these *abb*-sorbing membranes, takes up that priceless tonic, Doctor Quagg's Peerless Sciatacata. This, acting *dii*-rectly upon the red corpuscles of the vital fluid, *stimm*-ulates the circulation and carries its germ-destroying properties to every atom of the human frame, casting off *imm*-purities, *clean*-sing the syst-*em*, bringing *ee*-lasticity to the footsteps, hope to the heart, the ruddy glow of bounding health to pale cheeks, and the sparkle of new life to tired and jaded eyes!"

Wallingford turned to his wife with a chuckle,

"Just stand here a minute, Fannie," said he. "I must wade in and speak to the old scout. We stopped a week at the same hotel over in New Jersey and got as chummy as two cell-mates."

Fannie smiled doubtfully in response, and watched her husband with a slight trace of concern as he forced his way through the crowd and up to the wheel of the carriage.

"How are you, Doctor?" said he, holding up his plump palm. "Where are you stopping?"

The doctor's wink at J. Rufus was scarcely perceptible to that large young gentleman himself, much less to the bystanders, as with professional gravity he reached down for a hearty handshake.

"Benson House. Come around and see me to-morrow morning." Then, with added gravity and in a louder voice: "I scarcely knew you, friend, you are so changed. How many bottles of the Sciatacata was it you took?"

"Four," replied J. Rufus clearly, with not even a twinkle in his eye.

"Only four bottles," declaimed Doctor Quagg. "My friends, this is one of my most marvelous cures. When I met this gentleman in Columbus, Ohio, he was a living skeleton, having suffered for

years from sciatic rheumatism. He bought from me one night at my carriage, just as he is standing now, six bottles of the Peerless Sciatacata. He took but four bottles, and look at him to-day!"

With one accord they looked. There was some slight tittering among them at first, but the dignity and gravity with which the towering J. Rufus, hale and hearty and in the pink of condition, withstood that inspection, checked all inclination to levity. Moreover, he was entirely too prosperous-looking to be a "capper."

"I owe you my life, Doctor," said Wallingford gratefully. "I never travel without those other two bottles of the Sciatacata," and with the air of a debt of honor paid, he pressed back through the crowd to the sidewalk.

His wife was laughing, yet confused.

"I don't see how you can make yourself so conspicuous," she protested in a low voice.

"Why not?" he laughed. "We public characters must boost one another."

"And the price," they heard the doctor declaiming, "is only one dollar *per* bottle, or six for five dollars, guar-*an*-teed not only to drive sciatic rheumatism from the sys-*tem*, but to cure the most

ob-*stin*-ate cases of ague, Bright's disease, cat-a-*lepsy*, coughs, colds, cholera, *dys*-pepsia, ery-*sip*-e-las, fever *and* chills, *gas*-tritis"—

"And so on down to X Y Z, etc.," commented Wallingford as they walked away.

His wife looked up at him curiously.

"Jim, did you honestly take four bottles of that medicine?" she wanted to know.

"Take it?" he repeated in amazement. "Certainly not! It isn't meant for wise people to take. It wouldn't do them any good."

"It wouldn't do anybody any good," she decided with a trace of contempt.

"Guess again," he advised her. "That dope has cured a million people that had nothing the matter with 'em."

At the Hotel Deriche in the adjoining block they turned into the huge, garishly decorated dining-room for their after-theater supper. They had been in the town only two days, but the head waiter already knew to come eagerly to meet them, to show them to the best table in the room, and to assign them the best waiter; also the head waiter himself remained to take the order, to suggest a delicate, new dish and to name over, at Walling-

ford's solicitation, the choice wines in the cellar that were not upon the wine-list.

This little formality over, Wallingford looked about him complacently. A pale gentleman with a jet-black beard bowed to him from across the room.

"Doctor Lazzier," observed Wallingford to his wife. "Most agreeable chap and has plenty of money."

He bent aside a little to see past his wife's hat, and exchanged a suave salutation with a bald-headed young man who was with two ladies and who wore a dove-gray silk bow with his evening clothes.

"Young Corbin," explained Wallingford, "of the Corbin and Paley department store. He had about two dollars a week spending money till his father died, and now he and young Paley are turning social flip-flaps at the rate of twenty a minute. He belongs to the Mark family and he's great pals with me. Looks good for him, don't it?"

"Jim," she said in earnest reproof, "you mustn't talk that way."

"Of course I'm only joking," he returned. "You know I promised you I'd stick to the straight and

narrow. I'll keep my word. Nothing but straight business for me hereafter."

He, too, was quite serious about it, and yet he smiled as he thought of young Corbin. Another man, of a party just being shown to a table, nodded to him, and Mrs. Wallingford looked up at her husband with admiration.

"Honestly, how do you do it?" she inquired. "We have only been here a little over forty-eight hours, and yet you have already picked up a host of nice friends."

"I patronize only the best saloons," he replied with a grin; then, more seriously: "This is a mighty rich little city, Fannie. I could organize a stock company here, within a week, for anything from a burglar's trust to a church consolidation."

"It's a pretty place," she admitted. "I like it very much from what I have seen of it."

He chuckled.

"Looks like a spending town," he returned; "and where they spend a wad they're crazy to make one. Give me one of these inland society towns for the loose, long green. New York's no place to start an honest business," and again he chuckled. "By the way, Fannie," he added after a pause, "what

do you think of my going into the patent-medicine line?"

"How do you mean?" she inquired, frowning.

"Oh, on a big scale," he replied. "Advertise it big, manufacture it big."

She studied it over in musing silence.

"I don't mind what you do so long as it is honest," she finally said.

"Good. I'll hunt up Quagg to-morrow and spring it on him."

"You don't mean that dreadful quack medicine he's selling on the street, do you?" she protested.

"Why not? I don't know that it's worthless, and I do know that Quagg has sold it on street corners for twenty years from coast to coast. He goes back to the same towns over and over, and people buy who always bought before. Looks like a good thing to me. Quagg was a regular doctor when he was a kid; had a real diploma and all that, but no practice and no patience. Joke. Giggle."

The oysters came on now, and they talked of other things, but while they were upon the meat Doctor Lazzier, having finished, came across to shake hands with his friend of a day, and was graciously charmed to meet Mrs. Wallingford.

"Sit down," invited J. Rufus. "Won't you try a glass of this? It's very fair," and he raised a practised eyebrow to the waiter.

The doctor delicately pushed down the edge of the ice-wet napkin until he could see the label, and he gave an involuntary smile of satisfaction as he recognized the vintage. The head waiter had timed the exact second to take that bottle out of the ice-pail, had wrapped the wet napkin about it and almost reverently filled glasses. Occasionally he came over and felt up inside the hollow on the bottom of the bottle.

"Delighted," confessed the doctor, and sat down quite comfortably.

"You may smoke if you like, Doctor," offered Mrs. Wallingford, smiling. "I don't seem to feel that a man is comfortable unless he is smoking."

"To tell the truth, he isn't," agreed the doctor with a laugh, and accepting a choice cigar from Wallingford he lit it.

The waiter came with an extra glass and filled for all three of them.

"By the way, Doctor," said Wallingford, watching the pouring of the wine with a host's anxiety, "I think of going into the patent-medicine business

on a large scale, and I believe I shall have to have you on the board of directors.”

“Couldn’t think of it!” objected the doctor hastily. “You know, professional ethics—” and he shrugged his shoulders.

“That’s so,” admitted Wallingford. “We can’t have you on the board, but we can have you for a silent stock-holder.”

“Open to the same objection,” declared the doctor, with another dubious shrug, as he took up his glass.

He tasted the wine; he took another sip, then another—slow, careful sips, so that no drop of it should hasten by his palate unappreciated. Wallingford did not disturb him in that operation. He had a large appreciation himself of the good things of this world, and the proper way to do them homage.

The doctor took a larger sip, and allowed the delicate liquid to flow gently over his tongue. Wallingford was really a splendid fellow!

“What sort of patent medicine are you going to manufacture?” asked the doctor by way of courtesy, but still “listening” to the taste of the wine.

Wallingford laughed.

“I haven’t just decided as yet,” he announced.

"The medicine is only an incident. What we're going to invest in is advertising."

"I see," replied the doctor, laughing in turn.

"Advertising is a great speculation," went on Wallingford, with a reminiscent smile. "Take Hawkins' Bitters, for instance; nine per cent. cheap whisky flavored with coffee and licorice, and the balance pure water. Hawkins had closed a fifty-thousand-dollar advertising contract before he was quite sure whether he was going to sell patent medicine or shoe polish. The first thing he decided on was the name, and he had to do that in a hurry to get his advertising placed. Hawkins' Bitters was familiar to ten million people before a bottle of it had been made. It was only last summer that Hawkins sold out his business for a cool two million and went to Europe."

"His decoction is terrible stuff," commented the doctor, more in sorrow than in anger; "but it certainly has a remarkable sale."

"I should say it has!" agreed Wallingford. "The drug-stores sell it to temperance people by the case, and in the dry states you'll find every back yard littered with empty Hawkins' Bitters bottles."

A half-dozen entertaining stories of the kind

Wallingford told his guest, and by the time he was through Doctor Lazzier began himself to have large visions of enormous profits to be made in the patent-medicine business. Somehow, the very waistcoat of young J. Rufus seemed, in its breadth and gorgeousness, a guarantee of enormous profits, no matter what business he discussed. But the doctor's very last remark was upon the sacredness of medical ethics! When he was gone there was a conspicuous silence between Wallingford and his wife for a few minutes, and then she asked:

"Jim, are you actually going to start a patent-medicine company?"

"Certainly I am," he replied.

"And will Doctor Lazzier take stock in it?"

"He certainly will," he assured her. "I figure him for from ten to twenty-five thousand."

CHAPTER XXV.

IN WHICH WALLINGFORD ORGANIZES THE DOCTOR
QUAGG PEERLESS SCIATACATA COMPANY

AT THE Benson House J. Rufus found Doctor Quagg with a leg propped up on a chair, and himself in a state of profound profanity.

"What's the matter, Doc?" asked Wallingford.

"Sciatic rheumatism!" howled the martyr. "It's gettin' worse every year. Every time I go on the street for a night I know I'm goin' to suffer. That's why I keep it up so late and spiel myself hoarse in the neck. I jumped into town just yesterday and got a reader from these city hall pirates. They charged me twenty-five iron men for my license for the week. I go out and make one pitch, and that's all I get for my twenty-five."

"Sciatic rheumatism's a tough dose," commiserated Wallingford. "Why don't you take five or six bottles of the Peerless Sciatacata?"

The answer to this was a storm of fervid expletives which needed no diagram. Wallingford,

chuckling, sat down and gloated over the doctor's misery, lighting a big, fat cigar to gloat at better ease. He offered a cigar to Quagg.

"I daresn't smoke," swore that invalid.

"And I suppose you daresn't drink, either," observed Wallingford. "Well, that doesn't stop me, you know."

Wearily the doctor indicated a push-button.

"You'll have to ring for a boy yourself," said he.

When the boy came Wallingford ordered a high-ball.

"And what's yours, sir?" asked the boy, turning to the doctor.

"Lithia, you bullet-headed nigger!" roared the doctor with a twinge of pain in his leg. "That's twice to-day I've had to tell you I can't drink anything but lithia. Get out!"

The boy "got," grinning.

"Seriously, though, old man," said Wallingford, judging that the doctor had been aggravated long enough, "your condition must be very bad for business, and I've come to make you a proposition to go into the manufacture of the Peerless on a large scale."

The doctor sat in silence for a moment, shaking his head despondently.

"You can't get spielers," he declared. "I've tried it. Once I made up a lot of the Sciatacata and sent out three men; picked the best I could find that had made good with street-corner pitches in other lines, and their sales weren't half what mine would be; moreover, they got drunk on the job, didn't pay for their goods, and were a nuisance any way you took 'em."

Wallingford laughed.

"I didn't mean that we should manufacture the priceless remedy for street fakers to handle," he explained. "I propose to start a big factory to supply drug-stores through the jobbing trade, to spend a hundred thousand dollars in advertising right off the bat, give you stock in the company for the use of your formula, and a big salary to superintend the manufacture. That will do away with your exposure to the night air, stop the increase of your sciatica, and make you more money. Why, Doc, just to begin with we'll give you ten thousand dollars' worth of stock."

It took Doctor Quagg some time to recover from the shock of that much money.

"I've heard of such things," said he gratefully, "but I never supposed it could happen to me."

"You don't need to put up a cent," went on Wallingford. "And I don't need to put up a cent. We'll use other people's money."

"Where are you going to get your share?" asked the doctor suspiciously. "Are you going to have a salary, too?"

"No," said Wallingford. "We'll pay you thirty-five dollars to start with as superintendent of the manufacturing department, but I won't ask for a salary; I'll take a royalty of one cent a bottle as manager of the company. I'll take five thousand dollars' worth of stock for my services in promotion, and then for selling the stock I'll take twenty-five per cent. of the par value for all I place, but will take it out in stock at the market rate. We'll organize for half a million and begin selling stock at fifty cents on the dollar, and I'll guarantee to raise for us one hundred and twenty-five thousand net cash—twenty-five thousand for manufacturing and one hundred thousand for advertising."

The doctor drew a long breath.

"If you can do that you're a wonder," he declared; "but it don't seem to me you're taking

enough for yourself. You're giving me ten thousand dollars and you're only taking five; you're giving me thirty-five dollars a week and you're only taking a cent a bottle. It seems to me the job of organizing and building up such a company is worth as much as the Sciatacata."

"Don't you worry about me," protested J. Rufus modestly. "I'll get along all right. I'm satisfied. We'll organize the company to-day."

"You can't get all that money together in a day!" exclaimed the doctor in amazement.

"Oh, no; I don't expect to try it. I'll put up all the money necessary. We want five directors, and we have three of them now, you and my wife and I. Do you know anybody around the hotel that would serve?"

The doctor snorted contemptuously.

"Nobody that's got any money or responsibility," he asserted.

"They don't need to have any money, and we don't want them to have any responsibility," protested Wallingford. "Anybody of voting age will do for us just now."

"Well," said the doctor reflectively, "the night clerk's a pretty good fellow, and the head dining-

room girl here has always been mighty nice to me. She's some relation to the proprietor and she's been here for five years."

"Good," said Wallingford. "I'll telephone out for a lawyer."

There was no telephone in the room, but downstairs Wallingford found a pay 'phone and selected a lawyer at random from the telephone directory. Within two hours Wallingford and his wife, Doctor Quagg, Albert Blesser and Carrie Schwam had gravely applied for a charter of incorporation under the laws of the state, for The Doctor Quagg Peerless Sciatacata Company, with a capital stock of one thousand dollars, fully paid in. As he signed his name the doctor laughed like a school-boy.

"Now," said he, "I'm going to get my hair cut."

Wallingford stopped him in positive fright.

"Don't you dare do it!" he protested.

"Is that hair necessary to the business?" asked the doctor, crestfallen.

"Absolutely," declared Wallingford. "Why, man, that back curtain of yours is ten per cent. dividends."

"Then I'll wear it," agreed the doctor resignedly; "but I hate to. You know I've honed for years

to quit this batting around the country, and just ached to wear short hair and a derby hat like a white man."

Wallingford looked at the weather-bronzed face and shook his head.

"What a pity that would be!" he declared. "However, Doc, your wanderings cease from this minute, and your salary begins from to-day."

"Fine," breathed the doctor. "I say, Wallingford, then suppose you order me about three gross of bottles and some fresh labels. I'll get the drugs myself and start in making a supply of the Sciatacata."

"You just nurse your leg," advised Wallingford. "Why, man, when we start manufacturing the Peerless it will be in vats holding a hundred gallons, and will be bottled by machinery that will fill, cork and label a hundred bottles a minute. You're to superintend mixing; that's your job."

It took many days, days of irksome loafing for the doctor, before they had their final incorporation papers. Immediately they elected themselves as directors, made Quagg president, Wallingford secretary and Albert Blesser treasurer, and voted for an increase of capitalization to one-half million

dollars. They gave Quagg his hundred shares and Wallingford his fifty; they voted Quagg his salary and Wallingford his royalty; also they voted Wallingford an honorarium of twenty-five per cent., payable in stock, for disposing of such of the treasury shares as they needed issued, and immediately Wallingford, who had spent the interim in cultivating acquaintances, began to secure investors.

He sold more than mere stock, however. He sold Doctor Quagg's hair and sombrero; he sold glowing word pictures of immense profits, and he sold the success of all other patent-medicine companies; he sold his own imposing height and broad chest, his own jovial smile and twinkling eye, his own prosperous grooming and good feeding—and those who bought felt themselves blessed.

First of all, he sold fifty thousand dollars' worth for twenty-five thousand to young Corbin, whereupon Mr. Blesser, as per instructions, resigned from the treasurership and directorate in favor of Mr. Corbin. Wallingford got fifteen thousand dollars from Doctor Lazzier, and ten from young Paley, and with fifty thousand dollars in the treasury sent for an advertising man and gave out a hundred-thousand-dollar contract,

"For the first half of this campaign," he explained to the advertising man, "I want this one ad spread everywhere: 'Laugh at That Woozy Feeling.' This is to cover the top half of the space in good, plain, bold letters. In place of leaving the bottom blank for kids to scribble reasons of their own why you should laugh at that woozy feeling, we'll put gray shadow-figures there—grandpa and grandma and pa and ma and Albert and Henry and Susan and Grace and little Willie, all laughing fit to kill. And say, have it a real laugh. Have it the sort of a laugh that'll make anybody that looks at it want to be happy. Of course, later, I want you to cover up the bottom half of that advertisement with: 'Use Doctor Quagg's Peerless Sciatacata,' or something like that, but I'll furnish you the copy for that when the time comes. It will be printed right over the laughing faces."

"It should make a very good ad," commented the agent with enthusiasm, writing out the instructions Wallingford gave him, and willing to approve of anything for that size contract.

Wallingford went home to his wife, filled with a virtuous glow.

"You know, there's something I like about this

straight business, Fannie," said he. "It gives a fellow a sort of clean feeling. I'm going to build up a million-dollar business and make everybody concerned in it rich, including myself. Already I've placed one hundred thousand dollars' worth of stock, have fifty thousand dollars cash in the treasury, and fifty-five thousand dollars' worth of stock for myself."

She looked puzzled.

"I thought you were to get only twenty-five per cent. for selling the stock."

He chuckled; shoulders, chest and throat, eyes and lips and chin, he chuckled.

"Twenty-five per cent. of the par value," said he, "payable in stock at the market price."

"I don't see the difference," she protested. "I'm sure I thought it was to be straight twenty-five per cent., and I'm sure all the members of the company thought so."

He patiently explained it to her.

"Don't you see, if I sell one hundred thousand dollars' worth of stock, I get the same as twenty-five thousand dollars for it, and with that buy fifty thousand dollars' worth of stock? Of course I get it at the same price as others—fifty per cent."

"Did they understand you'd get fifty thousand instead of twenty-five thousand?" she asked.

He chuckled again.

"If they didn't they will," he admitted.

She pondered over that thoughtfully for a while.

"Is that straight business?" she inquired.

"Of course it's straight business or I wouldn't be doing it. It is perfectly legitimate. You just don't understand."

"No," she confessed, "I guess I don't; only I thought it was just twenty-five per cent."

"It is twenty-five per cent.," he insisted, and then he gave it up. "You'd better quit thinking," he advised. "It'll put wrinkles in your brow, and I'm the one that has the wrinkles scheduled. I've just contracted for one hundred thousand dollars' worth of advertising, and I've got to go out to sell enough stock to bring in the cash. Also, I've rented a factory, and to-morrow I'm going to let out contracts for bottling machinery, vats and fixtures. I've already ordered the office furniture. You ought to see it. It's swell. I'm having some lithographed stationery made, too, embossed in four colors, with a picture of Doctor Quagg in the corner."

"How much stock has the doctor?" she asked.

"Ten thousand."

"Is that all he's going to have?" she wanted to know.

"Why, certainly, that's all he's going to have. I made the bargain with him and he's satisfied."

"Ten thousand dollars' worth out of a half-million-dollar corporation? Why, Jim, for his medicine, upon which the whole business is built, he only gets—how much is that of all of it?"

"One fiftieth, or two per cent.," he told her.

"Two per cent.!" she gasped. "Is that straight business, Jim?"

"Of course it's straight business," he assured her. "Of course," and he smiled, "Doc didn't stop to figure that he only gets two per cent. of the profits of the concern. He figures that he's to draw dividends on the large hunk of ten thousand dollars' worth of stock, and he's satisfied. Why aren't you?"

"I don't know," she replied slowly, still with the vague feeling that something was wrong. "Really, Jim, it don't seem to me that straight business is any more fair than crooked business."

Wallingford was hugely disappointed.

"And that's all the appreciation I get for con-

fining myself to the straight and narrow!" he exclaimed.

"Oh, I didn't mean that, Jim," she said, with instant contrition. "You don't know how glad I am that now, since we're married, you have settled down to honorable things; and you'll make a fortune, I know you will."

"You bet I will," he agreed. "In the meantime I have to go out and dig up seventy-five thousand dollars more of other people's money to put into this concern; *which will give me another seventy-five thousand dollars' worth of stock!* Straight business pays, Fannie!"

CHAPTER XXVI

DOCTOR QUAGG PROVES THAT STRAIGHT BUSINESS IS A
DELUSION AND A SNARE

WITHIN a short time Wallingford had the satisfaction of seeing bill-boards covered with his big sign ordering the public to "Laugh at That Woozy Feeling," but not yet telling them how to do it, and he heard people idly wondering what the answer to that advertisement was going to be. Some of them resented having puzzles of the sort thrust in front of their eyes, others welcomed it as a cheerful diversion. Wallingford smiled at both sorts. He knew they would remember, and firmly link together the mystery and the solution. Cards bearing the same mandate stared down at every street-car rider, and newspaper readers found it impossible to evade the same command. All this advertising, for the appearance of which Wallingford had waited, helped him to sell the stock to pay for itself, and, in the meantime, he was busy

putting into his new factory a bottling plant, second in its facility if not its capacity, to none in the country. He installed magnificent offices and for the doctor prepared an impressive private apartment, this latter being a cross between an alchemist's laboratory and a fortune-teller's oriental *salon*; but alas and alack! the first day the doctor walked into his new office he had his hair close-cropped and wore a derby, with such monstrous effect that even Wallingford, inured as he was to most surprises, recoiled in horror!

From that moment the doctor became a hard one to manage. His first protest was against the Benson House, the old-fashioned, moderate-rate hotel which he had always patronized and had always recommended wherever he went. Thereafter he changed boarding-houses and family hotels about every two weeks; but he never had his hair cut after the once. The big mixing vats that Wallingford installed he grew to hate. He was used to mixing his Sciatacata in a hotel water-pitcher and filling it into bottles with a tin funnel; and to mix up a hundred gallons at a time of that precious compound seemed a cold, commercial proposition which was so much a sacrilege that he went out and

"painted the town," winding up in a fight with a cigar-store Indian. He left such a train of fireworks in his wake that Wallingford heard of it for weeks afterward.

To J. Rufus the affair was a good joke, but to the other gentlemen of the company, Corbin, Paley and Doctor Lazzier and the others who had social reputations to maintain as well as business interests to guard, the affair was tragic, not merely because one of their number had become intoxicated, but that it should be this particular one, and that he should make himself so conspicuous! The doctor repeated his escapade within a week. This time he took a notion to "circulate" in a cab, and as he got more mellow, insisted upon sitting up with the driver, where he whooped sonorously every time they turned a corner. This time he finished in the hands of the police, and Wallingford was called upon at three o'clock in the morning to bail him out. Friends of Corbin and Paley and the other exclusives whom Wallingford had selected as his stockholders began to drop in on them with pleasant little remarks about their business associate. The doctor had been bragging widely about his connection with them!

His crowning effort came when he continued his celebration of one night through the next day, and drove around to make a few party calls. He appeared like a specter of disgrace in Corbin's private office with:

"Hello, old pal, come out and have a drink!" and gave Corbin a hearty slap on the back.

Corbin gave a helpless glance across at the three prim young ladies on the other side of his open screen. Back of him a solemn-visaged old book-keeper, who was both a deacon and Sunday-school superintendent, looked on in shocked amazement.

"Couldn't begin to think of it, Doctor," protested Corbin nervously, pulling at his lavender cravat, while the perspiration broke out upon his bald spot. "I must attend to business, you know."

"Never mind the business!" insisted the doctor. "Wait till our Sciatacata factory is shipping in carloads, partner, and you can afford to give this junk-shop away."

Paley, happening in to speak to Corbin, created a diversion welcome to Corbin but unwelcome to himself, for the doctor immediately pounced upon Paley and insisted upon taking him out to get a drink, and the only way that narrow-framed young

man could get rid of him was to go along. He rode around in the cab with him for a while, and tried to dissuade him from calling upon Doctor Lazzier and the other stock-holders, but Quagg was obdurate. To wind up the evening's performance he appeared on a prominent street corner about nine o'clock, in a carriage with the gasoline torch and the life-size anatomical chart, and began selling the Peerless Sciatacata, calling upon the names of Wallingford, Lazzier, Corbin and Paley—his "partners"—as guarantees of his sincerity and standing, and as sureties of the excellence of the priceless compound.

Wallingford heard about him quickly, for the picturesque Quagg had become a public joy and all the down-town crowd knew well about him. Wallingford went down to the corner with the intention of putting a stop to the exhibition, but, as he looked at the doctor, whose hair now dropped beneath his sombrero to nearly its old-time length, a new thought struck him and he went quietly away. The next day Corbin withdrew from the treasurer-ship and Paley from the directorate, and every one of the directors who had taken the places of the original incorporators did likewise. Intimate rela-

tionship with the doctor was productive of too much publicity for peaceful enjoyment.

It was just at this time that the agent of the advertising concern began to bother Wallingford for "copy" on the last half of his contract. Wallingford, to placate him, finished paying for the contract and took the cash discount, but held the agent off two or three days in the matter of the "copy." He was not quite satisfied about the wording of the advertisement. He sat up late one night devising the most concise and striking form in which to present the merits of Doctor Quagg's Peerless Sciatacata, and in the morning he went down to the office prepared to mail the result of his labor. He found upon his desk this note from the restless Doctor Quagg:

Spring's here. I never stayed in one place so long in my life. You can have my salary and you can have my ten thousand dollars' worth of stock. I don't want it. My hair's out good and long again and I've gone back on the road to sell the Sciatacata.

Yours truly,

QUAGG.

It was the last straw, and the stock-holders' meeting which Wallingford hastily called wore the

greenish pallor peculiar to landlubbers in their first sea storm.

"We don't need Quagg," Wallingford protested. "Our contract with him covers any rights he has in the title of the medicine, and the mere fact that he is not with us does not need to prevent our going ahead."

"Have you the formula for his preparation?" asked Doctor Lazzier quietly.

"Oh, no," replied Wallingford carelessly. "I don't see that that need stop us."

"Why not?" protested young Corbin. "Our whole business is built upon that formula."

Wallingford smiled.

"We simply must stick to the Sciatacata," resumed Wallingford. "We have all this fine stationery printed, with the full name of the Peerless dope; we have elaborate booklets and circulars about it, and the first delivery of ten thousand labels is here. There will be no trouble in getting up another Peerless Sciatacata which will at least be harmless, but I think that we can do even better than that. I think that Doctor Lazzier can furnish us a good, handy, cheap prescription for sciatic rheumatism."

"Certainly not," protested Doctor Lazzier with

vast professional indignation; but he nevertheless winked at Wallingford.

"Never mind," said Wallingford to Corbin; "I'll get the formula all right."

"For my part I'm willing to sell my stock at ten per cent.," said Corbin with infinite disgust. He was thinking at that very moment of a gaudy "function" he was to attend that night, one marking quite an advance in his social climb, and he almost dreaded to go. "I don't like to lose money, but, in this case, I'd really rather. This is a dreadful experience."

The rest of them agreed with young Corbin in attitude, if not in words, and it was with considerable sadness that they dispersed, after having decided, somewhat reluctantly, that Wallingford should go ahead with the Sciatacata. Pursuing this plan Wallingford sent away the copy for the bottom half of the great woozy-feeling advertisement.

The following afternoon, however, came the death-blow, in the shape of a most hilarious article in the local papers. In a neighboring city Doctor Quagg had gone out to sell the Peerless Sciatacata, had been caught in a drizzle of spring rain and had been sent, raving angry, to the hospital with a most

severe case of sciatic rheumatism. The joke of it was too good. The local papers, as a mere kindly matter of news information, published a list of the stock-holders of the Doctor Quagg Peerless Sciatacata Company.

Wallingford, with that item before him, sat and chuckled till the tears quivered on his eyelashes; but, even in the midst of his appreciation of the fun in the case, he wired to the agent of the advertising company to cancel his previous letter of instructions, and to secure him at least a week's grace before forfeiture of the contract; then he proceeded quietly to telephone the stock-holders. He found great difficulty in getting the use of his line, however, for the stock-holders were already calling him up, frantically, tearfully, broken-heartedly. They were all ruined through their connection with the Sciatacata!

"I'll tell you, Fannie," said he at dinner, after pondering over a new thought which would keep obtruding itself into his mind, "this thing of training a straight business down to weight is no merry quip. It's more trouble and risk than my favorite game of promoting for revenue only."

"You keep right on at it, Jim," she insisted.

"You'll find there is ever so much more satisfaction in it in the end."

He was moody all through dinner. They had tickets for the theater that night and they went, but here, too, Wallingford was distraight, and he could not have remembered one incident of the play until during the last act, when his brow suddenly cleared. When they went back to the hotel he led his wife into the dining-room, and, excusing himself for a moment, went to the telegraph desk and sent a telegram to Horace G. Daw, of Boston.

CHAPTER XXVII

IN WHICH YOU ARE TOLD HOW TO LAUGH AT THAT
WOOZY FEELING

TWO days later Wallingford called a conclave of the stock-holders to meet one Hamilton G. Dorcas, of Boston, who had come to consider taking over the property of the Doctor Quagg Peerless Sciatacata Company. Quite hopefully Doctor Lazzier, young Corbin, young Paley and the others attended that meeting for the disposal of the concern which had already eaten up one hundred and twenty-five thousand dollars in good cash ; but when they began talking with Mr. Dorcas they were not quite so extravagantly hopeful. Mr. H. G. Dorcas was a tall, thin, black-haired, black-eyed and black-mustached young man in ministerial clothing, who looked astonishingly like Horace G. Daw, if any one of them had previously known that young gentleman.

"I have been through your factory," said Mr. Dor-

cas in a businesslike manner, "and all I find here of any value to me is your second-hand bottling machinery and vats and your second-hand office furniture. For those I am prepared to pay you a reasonable second-hand price; say, about fifteen thousand dollars."

It was young Corbin who put up the loudest protest.

"Why, man, such an offer is preposterous! Besides the twenty-five thousand invested in the machinery, fixtures and other expenses, we have spent exactly a hundred thousand dollars in advertising."

Mr. Dorcas shrugged his shoulders.

"What good will that do me?" he retorted. "It's wasted."

Deep silence followed. The stock-holders knew that a hundred thousand had actually been paid out for advertising which, of course, was now of no value whatever. Only Wallingford knew that, the contract not being completed, part of it could be rebated, though only a small part, but he was not saying anything. Temptation had caught up with Wallingford, had wrestled with him and overthrown him!

"Yes," admitted young Paley with a long, long sigh, "all that advertising money is wasted."

Young Corbin was figuring.

"Mr. Dorcas," said he, "if you will increase your offer by two thousand dollars I am inclined to accept it and get out of this muddle once and for all."

Mr. Dorcas himself figured very carefully.

"It is stretching a point with you," said he, "but I'll give it to you. Understand, though, that is the last cent."

"I am not in favor of it," declared Wallingford, thereby putting himself upon the proper side for future reference. "It leaves us with a net cash loss of one hundred and eight thousand dollars. I'm in favor of rigging up some other patent medicine and going right ahead with the business. A slight assessment on our stock, or an agreement to purchase *pro rata*, among ourselves, a small amount of the treasury stock in order to raise about twenty-five thousand dollars more, will put us in shape to go ahead."

If he intended to encourage them he had gone the wrong way about it. They recoiled as one man from that thought. Young Corbin jumped to his feet.

"You may count me out," he declared.

"Doctor Lazzier," pleaded Wallingford, "you are in favor of this course?"

"By no means," said he. "A lot of my friends are 'on,' and some of my patients are laughing at me. I can't afford it. Take this man's offer. Wait just a minute." He rose to his feet. "I'll make that a formal motion," and he did so.

With no dissenting voice, except Wallingford's, that motion was carried through, and Wallingford spread it upon the minute-books at once. Also a committee was appointed formally to close the business with Mr. Dorcas, and to transfer to that gentleman, at once, all the properties, rights and goodwill of the company.

"Gentlemen, I am very sorry," said Wallingford, much crestfallen in appearance. "I still protest against giving up, but I blame myself for coaxing you into this unfortunate affair."

"Don't mention it," protested Doctor Lazzier, shaking hands. "You meant to do us a favor."

They all agreed with the doctor, and young Corbin felt especially sorry for Wallingford's contrition.

Immediately after the dispersal of the meeting Mr. Wallingford and "Mr. Dorcas" shook hands ecstatically.

"Blackie, you're handier than a hollow cane in Drytown," exulted Wallingford. "Here's where I clean up. I own over one third of this stock. I have invested only one cheap thousand dollars over and above my expenses since I got here, and I'll get a third of this seventeen thousand right back again, so the company, up to date—and I own it all—stands me just a little less than what's left of my winnings on that noble little horse, Whipsaw. Just wait a minute till I send this off to the advertising company," and he wrote rapidly a lengthy telegram.

After he sent away the telegram he remained at his desk a few moments, sketching on one of the proofs of a newspaper "ad" and filling in the lower part.

"Here," said he to Blackie, "is the complete advertisement."

Blackie picked up the proof sheet and glanced over it in evident approval. Taken altogether, it read :

LAUGH AT
THAT WOOLZY FEELING
DRINK GINGEREE!
IT PUTS THE GINGER IN YOU
TEN CENTS AT ALL SODA FOUNTAINS

"Within a week," exulted Wallingford, "everybody in the middle states will know all about Gingeree. Before that time I'll have Gingeree invented, and the Gingeree Company organized for half a million dollars. I'll put in the plant and the advertising at one hundred and fifty thousand, sell about twenty-five thousand dollars of treasury stock to start the business, then sell my hundred and fifty thousand and get out."

"You'll have to go out of town to sell your stock," observed Blackie.

"Out of town!" repeated Wallingford. "I should say not! With the good introduction I have here? Not any. I'll sell stock to Doctor Lazzier and young Corbin and young Paley and the rest of the bunch."

Blackie looked at his friend in gasping awe.

"Great guns!" he exploded. "J. Rufus, if you have nerve enough even to figure on that stunt, I believe you can pull it off!"

The door of the office opened and Mrs. Wallingford came in.

"Blackie Daw!" she exclaimed. "And so you are in town and mixed up in Jim's affairs! Jim Wallingford, now I know you are not conducting a straight business!"

Blackie only grinned, but Mr. Wallingford was hurt.

"You're mistaken, Fannie," said he. "You sit right down there, and I'll explain."

He did so. When Wallingford rejoined her in their rooms that evening she had had time to think it all over. She had found no arguments to combat Wallingford's statement of the case. She could not find words to overturn his words, and yet there was a flaw some place that she could not put her finger upon. Knowing this, then, and condoning it, was she not a part sharer in his guilt? Yes, and no. For a solid hour she searched her heart and she could find but one satisfactory answer. No matter what he had done in the past or might do in the future, she knew that she loved him, and whatever path his feet might tread, she knew that she would walk along with him. She had thought at first that she might guide his footsteps into better ways, but

now she feared! She knew, too, that in remaining with him she must take him as he was.

And so, when he came to her, she was ready with her customary kiss, in which there was no lack of warmth; nor was there in her eyes any troubled look. He was delighted to find her in this mood.

"I guess you've thought it all over, Fannie," said he, "and can see that at least this one business deal is a dead straight game, just as any good business man would play it."

"Yes," she reluctantly admitted. "I am afraid that business, even straight business, is sometimes conducted along such lines."

But down in her heart of hearts she knew better.

THE END

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